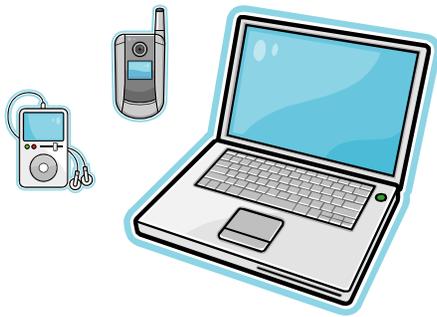


## PEC (Personal Effects Coverage)

- PEC provides coverage for theft or damage of renter's personal items inside the rental car.
- Usually costs between \$2 and \$5 per day.



## UF | Student Legal Services

Free Legal Advice and Confidential Counseling  
To all full-time University of Florida Students

Landlord/Tenant  
Consumer  
Family Law  
Property Damage  
Traffic Citations  
Criminal Charges  
Notary Services

Student Legal Services cannot provide assistance with claims or disputes involving the University of Florida, University of Florida students, the State of Florida, and any state agencies.

All staff attorneys are members of the Florida Bar.  
For more information call: (352) 392-LAWS (5297)

Or visit our website at

<http://www.studentlegalservices.ufl.edu>

### Hours

Monday — Friday

8:00 a.m. — 5:00 p.m.

### Clinic Hours

During Fall and Spring Semesters

Tuesdays and Wednesdays

2:30 p.m.— 4:30 p.m.

## *What you should know about Rental Car Insurance*



## Student Legal Services

*Providing Free Legal Services since 1977*

368 J. Wayne Reitz Union

352-392-LAWS (5297)

352-392-1624—FAX

[sls@studentlegalservices.ufl.edu](mailto:sls@studentlegalservices.ufl.edu)



**WARNING FROM  
FLORIDA'S  
ATTORNEY GENERAL:**

**Make sure you get what you need**

*A rental company scam is attempting to intimidate consumers into buying extras they do not need. One of the most common "offers" is the collision damage waivers, which release drivers from charges for damage which may occur to the automobile.*

**Check your own auto insurance policy or credit card agreement, if you charged the car rental, as you may already be covered for such damage.**

*The waiver may also exclude instances where a car is stolen, tire damage, or drivers who have taken drugs, even when the drug is nothing more than over-the-counter cold or headache medicine.*



**CDW (Collision Damage Waiver; also sometimes called LDW: Loss Damage Waiver)**

- CDW/LDW is technically not insurance but does relieve you of financial liability for a rental car damaged by an accident, vandalism, or theft.
- This agreement can be voided in certain circumstances (e.g. if you drive the car recklessly or if you are under the influence of alcohol, painkillers, etc.)
- This agreement may not include coverage when the car is stolen or in the case of tire damage.
- Make sure to check the CDW/LDW agreement to determine what is and is not covered and when.
- Usually costs between \$9 and \$20 per day.

**LIS (Liability Insurance Supplement; also sometimes called SLI: Supplemental Liability Insurance)**

- LIS/SLI is insurance in excess of whatever auto insurance you already own.
- Provides coverage in the event that an accident causes bodily injury or property damage to someone other than the renter and passengers.
- Usually costs between \$7 and \$9 per day

.....

**PAI (Personal Accident Insurance)**

- Insurance that covers the renter and passengers for medical expenses.
- This insurance is not necessary for most renters that are already covered by their personal health policies or travel insurance.
- Usually costs between \$3 and \$5 per day

