



Four Seasons ECONOMY RV RENTALS

Liability Coverage / Deductible Reducer and Waiver Agreements

1. LIABILITY COVERAGE

Four Seasons RV Rentals maintains liability coverage on all its rental vehicles to a maximum of CAD \$5,000,000.00 for any bodily injury and property damage liability claims arising from the operation or use of its rental vehicles, provided all safety instructions as recommended by Four Seasons RV Rentals have been followed. Premiums for this Basic public liability coverage are included in all rental rates, which also include premiums for collision insurance and comprehensive insurance. Reduction and waiver agreements are subject to the express terms of this rental contract and are null and void if any of the terms of the rental agreement are breached.

2. CDR – COLLISION DEDUCTIBLE REDUCTION AGREEMENT (Minimum charge of \$182.00 will apply regardless of rental duration)

A collision deductible reducer is available for CAD \$26.00 per day to a maximum of CAD \$780.00 per rental and provides the following benefits:

- A. Optional CDR reduces the renter's responsibility for damages from CAD \$7,500.00 to CAD \$750.00 per occurrence (exceptions are listed under clause #4).
- B. CDR will guarantee the renter a replacement vehicle when the renter's vehicle becomes inoperable due to damage, even if the renter is at fault (unless the damage is a direct result of negligence, misuse, violation of restrictions or if a ticket has been issued by police that indicates dangerous or reckless driving). The replacement vehicle will be delivered to a location agreed upon by Four Seasons RV Rentals and the renter and will be **dispatched** within 24 hours from the time the renter notifies Four Seasons RV Rentals that the renter's vehicle has become inoperable. Delivery will be limited to a province/state, which borders the province in which the renter took delivery of the renter's vehicle. Four Seasons RV Rentals is not obliged to deliver van conversions, C-Large or C-XLarge motorhomes to the Yukon, Northwest Territories, Nunavut, Newfoundland, Labrador or Alaska. Any expenses for accommodation, food etc. are the renter's responsibility if the damage or breakdown is the renter's fault.
- C. Damages and deductibles are subject to applicable taxes.
- D. In case the CDR is not purchased, Four Seasons RV Rentals reserves the right to block the full deductible amount of \$7,500 on the customer's credit card (VISA, MC or AMEX).
- E. The following damages are covered under the CDR Reduction agreement (see exceptions under clause #4):
 - Motor vehicle accidents / Collision (including roof and underbody);
 - Hit and Run / Vandalism / Vehicle theft / Fire;
 - Damage due to break ins;
 - Tire damages;
 - Windshield damage;
 - General glass damage;
 - Impact with an animal;
 - Damages caused by back-up maneuvers;
 - Damages caused as a result of a natural disaster (hail, floods, storms);
 - Damages to the interior of the vehicle;
 - Replacement cost for lost keys or keys locked inside the vehicle.

3. CDW – COLLISION DEDUCTIBLE WAIVER AGREEMENT (Minimum charge of \$91.00 will apply regardless of rental duration)

CDW is available for CAD \$13.00 per day to a maximum of CAD \$390.00 per rental. CDW reduces the renter's responsibility for damages covered by the CDR agreement from CAD \$750.00 to ZERO. This agreement is available only in combination with the CDR agreement.

The following damages are covered under CDW with \$0.- (ZERO) deductible (exceptions are listed under clause #4):

- Motor vehicle accidents / Collision (including roof and underbody);
- Hit and Run / Vandalism / Vehicle theft / Fire;
- Damage due to break ins;
- Tire damages;
- Windshield damage;
- General glass damage;
- Impact with an animal;
- Damages caused by back-up maneuvers;
- Damages caused as a result of a natural disaster (hail, floods, storms);
- Damages to the interior of the vehicle;
- Replacement cost for lost keys or keys locked inside the vehicle.



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4. Exceptions to all coverage:

All coverage agreements including CDR and CDW are null and void in the event of the following occurrences:

- Damage was caused as a result of negligence / willful damage;
- Damage was caused as a result of people using the vehicle without permission (not registered on the rental agreement);
- Failure to maintain proper fluid levels;
- Damages caused by using the wrong fuel or wrong fluids;
- Failure to maintain proper tire pressure;
- Damage due to misuse of the brakes (overheating), transmission or any other parts of the power train;
- Damage due to violation of restricted travel areas (see clause #21 in our terms & conditions);
- Damages caused by ignoring height restrictions and other road signs;
- **Damages caused by driving with the awning and/or slide-out extended;**
- Driving under the influence of alcohol, drugs and/or other substances;
- Damages caused as a result of travelling on ice roads;
- Damages caused as a result of the use of snow chains;

Charges for towing or recovery of a vehicle not arranged through Roadside Assistance (Ford / Dodge / Chevrolet) are not covered under the CDR or CDW agreement unless the renter can prove that contact with Ford / Dodge / Chevrolet was established and service was declined.

Theft, loss or damage of personal property and personal injuries are the renter's responsibility.

5. SECURITY DEPOSIT

A damage deposit equal to the amount of the deductible (\$7,500 or \$750) is required at the time of departure, authorizing the amount on a major credit card (VISA, MC or AMEX).

In the event of an accident, Four Seasons RV Rentals will retain the security deposit until the motor vehicle insurance company determines liability for the accident. If the motor vehicle insurance company notifies Four Seasons RV Rentals that the renter is not at fault, Four Seasons RV Rentals agrees to reimburse the security deposit immediately after receiving notification from the motor vehicle insurance company.

6. EXCHANGE RATE VARIATIONS

Four Seasons RV Rentals cannot be held responsible for exchange rate variations while a security deposit is being held.

7. INSURANCE COVERAGE THROUGH A THIRD PARTY

If the renter is covered for damages through a third party insurer, he/she agrees to pay Four Seasons RV Rentals for all damages upon return. It is the renter's responsibility to re-claim the amount from his/her third party insurer, Four Seasons RV Rentals will not claim the amount on the customer's behalf. It is the renter's responsibility to examine his/her own policy to ensure that all damages are covered.

8. REPORTING OF DAMAGES / ACCIDENTS

Any damages and/or injuries involving a third party (vehicle, person and/or property) must be reported to the police immediately. All damages must be reported to Four Seasons RV Rentals as soon as possible.

In the event of an accident, FOUR SEASONS will retain the security deposit until the motor vehicle insurance company determines liability for the accident. If the motor vehicle insurance company notifies FOUR SEASONS that the renter is not at fault, FOUR SEASONS agrees to reimburse the security deposit immediately after receiving notification from the motor vehicle insurance company.