

KEEBZ CAR RENTALS INSURANCE OPTIONS

Collision Damage Waiver (CDW) & Third-Party Liability (TPL)

Collision Damage Waiver (CDW) -Drive with Added Peace of Mind

At Keebz Car Rentals, our **Collision Damage Waiver (CDW)** helps reduce your financial responsibility if the rental vehicle is damaged due to a **collision, theft, or vandalism** during your rental period.

CDW is **not traditional insurance**, but a waiver that limits the renter's financial responsibility for covered damages, subject to the terms and conditions of the rental agreement.

How CDW Works

When you choose to add **CDW coverage** to your rental:

- ✓ A **daily CDW fee** is added to your rental agreement
- ✓ In the event of an approved accident or covered damage, your responsibility is limited to a **maximum deductible (excess fee) of \$4,500 USD + applicable government taxes (15%)**
- ✓ Keebz Car Rentals waives eligible repair costs **above the deductible amount**

Example Scenario

If accidental damage to the rental vehicle totals **\$8,000 USD**, your responsibility would be limited to the **\$4,500 USD deductible plus applicable taxes**, while CDW may cover the remaining eligible repair costs.

Please Note: If repair costs are **less than \$4,500 USD**, the renter will be responsible for the full repair amount.

What CDW May Cover

- ✓ Collision-related damage to the rental vehicle
 - ✓ Theft or vandalism (where applicable)
 - ✓ Major accidental damage, subject to policy terms and approval
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What CDW Does Not Cover

- ✗ Tire, rim, windshield, undercarriage, or minor cosmetic damage (scratches, dents, etc.)
 - ✗ Damage caused by **reckless driving, negligence, misuse, or improper vehicle operation**
 - ✗ **Driving under the influence of alcohol or drugs**
 - ✗ **Unauthorized drivers** not listed on the rental agreement
 - ✗ **Lost keys or mechanical damage caused by negligence**
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In the Event of an Accident

Renters must **notify Keebz Car Rentals immediately** and report the incident as soon as possible. Failure to follow reporting procedures or violations of the rental agreement may result in coverage being denied.

Important Notice

CDW coverage is **subject to the terms, conditions, limitations, and exclusions outlined in the rental agreement. Coverage is not guaranteed in every circumstance and may be denied for violations of rental terms or improper use of the vehicle.**

Third-Party Liability (TPL) Insurance - Drive with Confidence

At Keebz Car Rentals, our **Third-Party Liability (TPL) Insurance** helps protect renters against **covered damages or bodily injury caused to another person, vehicle, or property** while operating a rental vehicle in Jamaica.

TPL is designed to help cover costs if you are found legally responsible for an accident involving a third party during your rental period.

What TPL May Cover

- ✓ Damage to another vehicle involved in an accident
- ✓ Damage to third-party property (gates, walls, buildings, poles, etc.)
- ✓ Bodily injury claims involving third parties, subject to policy limits
- ✓ Eligible liability-related costs under applicable coverage terms

What TPL Does Not Cover

- ✗ Damage to the rental vehicle (covered separately under CDW, where applicable)
- ✗ The **\$2,500 USD deductible** which remains the renter's responsibility
- ✗ Reckless driving, speeding, illegal activity, or driving under the influence
- ✗ Unauthorized drivers not listed on the rental agreement
- ✗ Personal belongings or intentional damage

Deductible

All approved TPL claims are subject to a **\$2,500 USD deductible (excess fee)**. This means the renter is responsible for the **first \$2,500 USD of covered damages**, with eligible remaining costs covered according to policy terms.

Example Scenario

You accidentally hit another vehicle causing **\$6,000 USD in damage**. If the claim is approved, you would be responsible for the **\$2,500 USD deductible**, and the remaining eligible costs may be covered under TPL.

Important Notice

In the event of an accident, renters must **contact local authorities and notify Keebz Car Rentals immediately**. Coverage is subject to the rental agreement, policy terms, limitations, and exclusions and may be denied for violations of rental terms or unauthorized use.

Drive Smart. Stay Protected. Travel with Confidence.