Car Rental Loss or Damage Coverage (CRLDC) – Q&A

What is CRLDC?

CRLDC can help give your company coverage for your eligible employees of up to $50,000 for damage to or loss of a rental vehicle due to collision, fire, theft, or vandalism, even for loss of use, towing expenses, and items that are not permanently installed in the vehicle, but itemized in the rental agreement. This product does not include coverage for Liability, Uninsured or Underinsured Motorist, or Disability.

How much does CRLDC cost?

The rate is $4.00 per car rental period and coverage can be provided for daily or weekly rentals only for up to 42 consecutive days.

Who is covered?

The Covered Person has used the enrolled Corporate Card or Car Rental Business Travel Account to rent and pay for the Rental Automobile.

Covered Person means a person whose enrollment in this product has been approved by the Company and is either:

1. a holder or user of a valid Corporate Card authorized by the Sponsoring Organization;
   or

2. an authorized user of a valid Car Rental Business Travel Account.

When renting the vehicle, do I have to notify the rental company?

No, upon renting the vehicle, the $4.00 premium will automatically be charged to the client. The Covered Person must reject, at the time of rental, any waiver of liability for damage or similar option available from the Commercial Rental Agency, unless prohibited by the law; or any waiver of liability for damage or similar option is provided by the Commercial Rental Agency in an agreement between the Sponsoring Organization and the Commercial Rental Agency.

Is CRLDC the same as Car Rental Loss and Damage Insurance¹ (CRLDI) offered for Consumer and OPEN cards?

No, CRLDC is an optional fee based insurance product that the company can elect to enroll into. CRLDI¹ is a no additional charge benefit of Card Membership on eligible American Express Cards that can provide excess coverage for theft of or damage to most rental vehicles when an eligible Card Member reserves and pays for the vehicle rental. CRLDI¹ is not an eligible benefit on Corporate Cards.

Is CRLDC valid outside of the United States?
Yes, CRLDC can be set up to be active anywhere in the world. The client and American Express set up their own agreement that can include restrictions on outside international car rentals.

If providing benefits under this policy would violate U.S. economic or trade sanctions, then the policy will be void.

**Are there any geographical restrictions?**

No, beyond the agreement set up by the client and American Express, there are no specific countries that are restricted in the rental policy. Your company may choose to limit domestic rentals, international rentals, or the rental of automobiles in specific countries. However, American Express does not mandate any countries for exclusion. If providing benefits under this policy would violate U.S. economic or trade sanctions, then the policy will be void.

**Are there vehicle restrictions?**

Yes, there are as follows:

- Trucks, including cargo vans and pickup trucks (but not sport utility vehicles)
- Motorcycles
- Golf carts
- All terrain vehicles (ATV's)
- Off-road vehicles
- Motor bikes
- Mopeds
- Recreational vehicles
- Campers
- Trailers
- Antique Automobiles* are excluded.

Vehicle restrictions may vary by state. Please see your Plan documents for a complete listing.

*Antique Automobile - a vehicle over twenty (20) years old or which has not been manufactured for ten (10) years or more.

**Do you cover personal items stolen out of the vehicle?**

Personal items of the Card Member are not eligible for coverage if stolen out of the rental vehicle.

**Are we covered for business or personal use?**

There are no restrictions regarding whether you rent for personal or business use. Your company will receive the $4.00 premium charge on their invoice when the enrolled Card is used when renting a rental vehicle. You should check with your company for clarification regarding the use of the rental vehicle.

**How is a claim filed?**

To make a claim the Covered Person must submit the proof of loss to:

Car Rental Loss or Damage Coverage  
c/o Claim Administrator  
Sedgwick Claims Management Services, Inc.
A claim form will be sent to the Covered Person as soon as reasonably possible after receiving notice of a claim.

If you have any questions about Car Rental Loss or Damage Coverage, please call 1-800-848-0240.

Steve C. Lindstrom
President, AMEX Assurance Company

This product may not be available to residents of certain states. Car Rental Loss or Damage Coverage is offered through American Express Travel Related Services Company, Inc., California license number 0649234.

Car Rental Loss or Damage Coverage is underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ. Coverage is determined by the terms, conditions and exclusions of Policy AX0700 or Policy CRLDC-IND and is subject to change with notice. Coverage is not available for ride-sharing companies that allow individuals to rent out their personal vehicle. This document does not supplement or replace the Policy.

1. Car Rental Loss and Damage Insurance is underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ under Policy AX0925, Policy AX0926, Policy CRLDI-AX0927, or Policy CRLDI-IND. For full Terms and Conditions, see americanexpress.com/CRLDIters.

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