



INSURANCE CONDITIONS*

Public Liability Insurance (included in the daily rate)

Public Liability Insurance to cover accidents in the event that the renter is at fault. The policy protects the rental company up to US\$ 1,000,000 and the renter to Statutory Limits (State mandated minimum liability coverage). Liability Insurance has no deductible and current limits can be checked on the following web-address:

<http://www.mbachoice.com/FAQs/limitshomepage.htm>

SLI (Supplemental Liability Insurance)

The optional SLI coverage provides the customer with an increased limit of liability protection. SLI protects the renter and any authorized driver listed on the rental contract for up to US\$ 1,000,000 toward 3rd party damage claims.

VIP Coverage (included in the daily rate)

VIP includes secondary Comprehensive and Collision coverage for the rented vehicle with a deductible of US\$ 750 per incident.

Coverage includes but is not limited to:

- Accidental damages to the vehicle (renter's or 3rd party's fault).
- „Uninsured Motorist“ in case the renter is involved in an accident with a non-insured driver.
- Windshield & glass damage
- Vehicle theft and fire (personal property and items in the vehicle are always excluded)
- Vandalism

The renter's responsibility for negligence and/or non-covered damages e.g. roof damages and roof accessories (all damages above the windshield) is unlimited, up to the vehicle value.

Security Deposit: US\$750.00 (authorized on major credit card)

No insurance coverage is provided (liability or comprehensive & collision) while traveling into non-authorized areas e.g. Mexico.

Non-Covered Damages

Customer has full financial and legal responsibility in case of:

- Renters negligence
- Breach or violation of the rental contract
- Accidents outside of public roadways or while backing-up
- Damages to the interior of the vehicle
- Damages to tires, rims, axles and chassis
- Damages to the awning and “slide-out” room
- Damages to the roof or roof accessories (above windshield)
- Damages caused by freezing or overheating of systems
- Deliberate and willful damages caused by the renter of his guests.
- Damages caused to the vehicle by abuse or misuse for illegal activities.
- Damages caused by neglecting proper operating procedures, e.g. incorrect fuel type & quality, ignoring oil or coolant levels etc.
- Damages caused during travel in restricted areas.
- Damages or accidents caused under the influence of alcohol, drugs or other controlled substances.
- Damages or injuries caused by overloading the vehicle or exceeding the legal towing capacity
- Damages or injuries caused by exceeding the legal passenger carrying capacity.

VIP-Vacation Interruption Protection

Should the renter's motor home vacation be interrupted by an automotive mechanical breakdown (not accident or damages caused by the renter) for more than 12 working hours after reporting such to Road Bear RV, the renter will be reimbursed for the greater of the gross daily rental rate or expenses for hotel rooms up to US\$ 25.00 per person per night and car rental up to US\$ 50.00 per day per motorhome with a combined maximum of US\$ 1500.00 per tour.

Defects and repairs on radio, cassette player, TV, VCR, DVD, generator, AC, refrigerator, heater, water heater, slide-out room, awning, cruise control etc. are not considered mechanical breakdowns and excluded from VIP reimbursement. Refund of expenses only possible against proper receipts.

* The rental agreement is binding and has priority over all forms.