

LEISURE RENTAL VEHICLE ENDORSEMENT.

This endorsement, when purchased, forms part of Form NH100. All other clauses terms and conditions not disclosed or modified herein remain as stated in Form NH100 in its original content. Please read it carefully.

In return for payment of the premium, and subject to all terms and conditions of the policy, we agree to the following:

Coverage

Auto Liability as described in form NH100 is extended to provide coverage to a **Rental Vehicle** rented from a **Rental Company** and driven in the United States by the named insured or a driver scheduled on the Declarations.

SECTION I – COVERED AUTOS

Is amended to include the following items:

B. CERTAIN TEMPORARY AUTOS

Liability Coverage is provided by this policy to a **Rental Vehicle** while driven by the named **insured** in the United States. The following conditions apply:

- a. The policy provides up to fifteen (15) consecutive days of coverage per rental.
- b. The rental agreement must be executed by and under the same name as the named insured in the Auto Liability Insurance Declarations.

SECTION II – LIABILITY COVERAGE

Is amended to include the following items:

B. EXCLUSIONS

24. Vehicles rented from any other individual, person or company that is not considered a **Rental Company**.
25. Auto accidents which occur in Mexico or Canada are not covered under this policy.
26. Rental agreements longer than 15 days.

SECTION II – LIABILITY COVERAGE

B. EXCLUSIONS

Is amended to delete the following items:

20. Any **auto** not scheduled on the Declarations.

SECTION II – LIABILITY COVERAGE

C. LIMIT OF INSURANCE

Is deleted entirely and replaced with:

C. LIMIT OF INSURANCE

- a) Limit of Third Party Liability for a **Rental Vehicle** is provided up to Minimum Financial Responsibility limits required by the State in which the accident occurs.
- b) Medical Expenses for passengers are extended while renting a vehicle per this endorsement under the same terms and conditions as stated on the policy of insurance.

- c) No other coverage from the policy of insurance is extended to this Leisure Rental Vehicle Endorsement.
- d) If a compulsory law requiring a non-resident of the state where the auto accident occurred to maintain certain types of coverages, this policy will provide at least the required minimum amounts and type of coverages.

SECTION VIII – DEFINITIONS

Is amended to include the following terms:

- O. **Rental Vehicle** means a vehicle which you are not the titled owner of and for which you have entered into a formal written lease/rental agreement. Such rental must only be for your temporary use while you are in the U.S.A. Such rental of any vehicle must not exceed a period of fifteen (15) consecutive days to be considered a **Rental Vehicle** for the purposes of this policy.
- P. **Rental Company** means any commercial car rental agency which rents rental autos such as Avis, Hertz, National or similar car rental companies.

Spanish description is considered as a courtesy document and in case of controversy only the English version shall apply.

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ENDOSO DE RENTA DE AUTO EN ESTADOS UNIDOS

Este endoso, cuando es comprado y forma parte de la póliza extiende la cobertura de Responsabilidad Civil vehicular a vehículos de renta que sean conducidos por el asegurado principal declarado en la póliza de seguros. Por auto de renta se entiende aquel vehículo propiedad de una empresa dedicada públicamente a la renta de autos con la cual usted tenga un contrato de renta temporal firmado. La renta debe ser solo por vigencias menores a 15 días y su estadía en los Estados Unidos debe ser considerada temporal.

Condiciones

1. Este endoso modifica la forma NH100 solo mediante lo descrito a continuación. El resto de las condiciones permanecen sin cambio.
2. La cobertura se otorga máximo por periodos de 15 días consecutivos por renta.
3. El contrato de renta debe estar firmado y ejecutado por la misma persona nombrada como asegurado primario en la póliza de seguros de NH.

Límite de Responsabilidad y Otras Coberturas.

1. El límite de Responsabilidad Civil por daños a terceros contratado para esta cobertura es el mínimo requerido por el Estado donde ocurra el accidente.
2. Los Gastos médicos ocupantes para los pasajeros se extienden a los pasajeros ocupantes del auto de renta bajo las mismas condiciones establecidas en este endoso y en la póliza.
3. Ninguna otra cobertura proporcionada por la póliza de seguro se extiende a este endoso de Renta de Auto en Estados Unidos.
4. Si existe alguna cobertura considerada obligatoria por la autoridad estatal donde ocurra el accidente para vehículos no residentes del estado, esta póliza proveerá el mínimo requerido por la autoridad para ese tipo de cobertura.

Exclusiones

1. Vehículos rentados de algún individuo, persona o compañía que no sea considerada una “empresa de Autos de Renta” de manera pública y reconocida.
2. Accidentes que ocurran en México o Canadá.
3. Contratos de renta con vigencia mayor a 15 días.

La versión en Español es solo una traducción y resumen de cortesía. Cualquier controversia será resuelta utilizando el texto en Inglés.