



NOTICE TO POLICYHOLDERS-RENTAL VEHICLE PROVISIONS **(New York)**

This notice is intended to provide information on obligations that may arise from loss or damage to a rental vehicle while it is under contract to the insured or resident relatives of his/her household.

Rental Vehicle Coverage has been enacted into law in New York State to redress problems confronting consumers who were billed for unexpected costs stemming from contracts with rental car companies.

These provisions apply to rental agreements of thirty (30) days or less and they apply to vehicles rented to an insured any place within the United States, U. S. Possessions or Canada provided that such vehicle is owned by a person engaged in the business of renting or leasing vehicles without drivers, to persons, other than the owner, when the vehicle is registered in the name of such owner. Protection extends to rented vehicles of the private passenger type including station wagons, pick ups, sports utility vehicles, vans or panel trucks used for any personal or business purpose excepting the transportation of persons or property for hire. These provisions apply without regard to fault on the part of the renter. The term insured includes the named insured and any resident relatives residing in the named insured's household.

In the event that two or more policies provide overlapping coverage, no payment shall be made under the insured's policy which duplicates any payment made under this or any other policy. If two policies cover a loss under similar terms, that policy covering the renter as a named insured shall pay first until the loss or the amount of insurance is exhausted. If no policy covers the renter as named insured, the policy which covers the renter as an insured shall respond first. If the overlapping policies are of equal priority, the policy or insurer to whom the claim is first submitted shall be primary.