Rent a Car Coverages.

In car rentals, the deductible is the maximum amount the customer may have to pay if there is a covered incident.

The CDW (Collision Damage Waiver) is not insurance per se, but a coverage that limits financial liability if the rented car suffers damage due to an accident or collision.

Important: As per company policy and for the safety of customers and the fleet, it is not possible to remove CDW. This coverage ensures that, in case of an accident, the customer does not have to assume the total cost of the damage.

Types of Additional Coverage (The following are net values):

1. **Top Cover** – (USD 6 per Day + VAT)

   • What it does: Lowers the deductible from UF 30 + VAT (approx. USD 1,400,000 CLP) to UF 10 + VAT (approx. USD 470,000 CLP).
   • In simple terms: If the customer crashes or has an incident, instead of paying the higher deductible, they pay the lower one.
   • Condition: The customer must complete all the insurance reports and paperwork; otherwise, it does not apply.

2. **Plus+ Coverage** – (USD 8 per Day + VAT)

   • What it does: $0 deductible, but only in the case of collisions or damages to the car itself.
   • What it does not cover: Glass or tires.
   • In simple terms: If the customer crashes, they pay nothing, but if they blow a tire or break a window, they will be charged.

3. **Medium Coverage** – (USD 20 per Day + VAT)

   • What it does: Eliminates the deductible only if the car is stolen, overturned, or declared a total loss.
   • What it does not cover: Glass or tires.
   • In simple terms: If the car is stolen or declared a total loss, the customer pays nothing. But for minor accidents or small damages, the deductible still applies.

4. **Elite Coverage** – (USD 27 per Day + VAT)

• What it does: $0 deductible for everything: collisions, theft, overturns, total loss.
• What it does not cover: Glass or tires.
• In simple terms: It is the most comprehensive coverage for the car, but if the customer blows a tire or breaks a window, it is not covered.

5. **Accessory Theft Coverage** (SACA) – (USD 4 per Day + VAT)

• What it does: Covers theft or damage of items that come with the car and can be removed without
making the car unusable.
• Examples: antenna, logos, hubcaps, radio, fuel cap.
• In simple terms: If non-essential car parts are stolen, the customer does not pay.

6. **Tire and Front Windshield Protection** (GT) – (USD 6 per Day + VAT)

• What it does: Covers tires, front windshield, side windows, and rear window.
• In simple terms: If the customer blows a tire or breaks a window, they pay nothing for repair.
• Key fact: This is not included in the standard CDW, so without this coverage, the customer pays for those damages.