PAE provides the following maximum benefits for accidental bodily injury:  
- **Personal property limit per covered item**: $1,000
- **Personal property limit per rented vehicle**: $5,000
- **Accidental death and dismemberment (passenger)**

Exclusions to PAE Plus

Partial effects of treatment are provided and that carries a prognosis of death within 30 days of the diagnosis of a sickness or injury or death of the renter, a traveling companion, or a family member.

Covers from other sources:

Insurance may provide a duplication of coverages already furnished by a personal insurance policy or some other source of coverage. AD&D and hospital benefits paid under this Policy will be paid in addition to those received from any other source. Medical benefits are primary and based on actual medical expenses. However, losses covered under any Workers’ Compensation, disability benefit or similar law are excluded from coverage.

PAE Plus – Personal Accident & Effects Insurance Plus (where available)

PAE provides medical, hospital, death and dismemberment benefits which may be considered as excess over any applicable policies. The policy also does not cover loss or damage caused by defective use or repair, or by accident, by a person whose use or repair caused the loss, or by any cause other than that stated in the policy. The policy does not cover loss or damage caused by defective use or repair, or by accident, by a person whose use or repair caused the loss, or by any cause other than that stated in the policy. The policy does not cover loss or damage caused by defective use or repair, or by accident, by a person whose use or repair caused the loss, or by any cause other than that stated in the policy.

Exclusions to PAE Plus

The plans do not provide coverage for injuries or death due to attempted suicide, or intentionally self-inflicted injury, while sane or insane, mental, nervous, or psychological disorders; being under the influence of drugs or intoxicants; unless prescribed by a Physician; Normal Pregnancy, resulting childbirth and elective abortion; participation as a professional in athletics, participation in an organized amateur or interscholastic athletic or sports competition or related practice or amateur or interscholastic athletic or sports competition or related practice or event; any country; nuclear reaction, radiation, or radioactive contamination; any event (including pre-paid car rental fees) in the event the rental period is interrupted due to completion of the covered trip or continuation of the covered trip for any covered trip undertaken after the effective date of the policy.

Exclusions to PAE

Loss or damage caused by criminal, dishonest, or fraudulent acts; a loss that results from a sickness, disease, or other condition, event or occurrence that only damages or destroys electrical devices or appliances; mysterious disappearance; confiscation by airport personnel; loss or damage caused by detection, confiscation or destruction by customs; loss, theft, or damage caused by customs or any other law enforcement authority and reasonable steps must be taken to be immediately reported to the local authority.

Covers from other sources:

Insurance may provide a duplication of coverages already furnished by a personal insurance policy or some other source of coverage. AD&D and hospital benefits paid under this Policy will be paid in addition to those received from any other source. Medical benefits are primary and based on actual medical expenses. However, losses covered under any Workers’ Compensation, disability benefit or similar law are excluded from coverage.

Exclusions to PAE

Loss or damage caused by defective use or repair, or by accident, by a person whose use or repair caused the loss, or by any cause other than that stated in the policy.
SLI — Supplemental Liability Insurance

What is Supplemental Liability Insurance (SLI)?
Budget has Supplemental Liability Insurance (SLI) available at participating locations. SLI is a special optional service offered by Budget when you rent a car on an “Assuredly Reserve, Pay at Return” basis. SLI covers damages to others which you or any authorized driver as defined in the Budget rental agreement, against claims made by third parties against you, the customer, for bodily injury and/or property damage caused by the use or operation of a Budget rental vehicle as permitted in the Budget rental agreement. SLI is a replacement policy issued by Budget to ACI American Insurance Company. ACI has made available to you the customer when renting a Budget vehicle if you elect to accept SLI for an additional daily charge as shown on the Budget rental agreement. SLI insurance coverage.

What are the coverage limits provided by SLI?
The SLI coverage limits equal the difference between the SLI maximum $1,000,000 combined single limit (or $2,000,000 combined single limit) in the following jurisdictions: California, Florida, Hawaii, and New York and the liability protection limits provided under the Budget rental agreement. Note that in all states we only offer $1,000,000 combined single limit on all 12, 13, and 15 passenger vans.

When and where does SLI coverage apply?
You and authorized operators are covered while driving your Budget rental vehicle within the United States and Canada, but only if the vehicle is rented and returned in the United States. Coverage does not apply in Mexico.

How does SLI affect the application of your automobile or umbrella insurance policy?
Your personal insurance policy providing coverage on an owned automobile, or other personal policy, may provide additional coverage, and to that extent, SLI may provide a duplication of coverage. Therefore, if you also have automobile insurance, you may wish to contact your insurer to determine whether your existing policy provides equivalent coverage and if you are covered outside the United States. It is also important to note that the SLI coverage does not apply if your personal insurance policy excludes or restricts such coverages.

When do you need to report a claim?
In the event of a covered incident that could result in a claim, you must complete an accident report and deliver it to the rental agency within 30 days of the incident of a covered incident. To make a claim, once a claim is made to your primary insurance carrier, send written notice to:

Health Special Risk Inc.
Suite 150
Plano, TX 75024
8400 Belleview Drive, Suite 150
For PAI, PAI-Plus, and ESP:
For SLI:
Better than insurance:
SLI provides a total maximum of $10,000* for Physician-ordered medical services*** for a covered sickness, including:

• medical or surgical treatment;
• hospital services, supplies, X-ray and laboratory fees;
• visits to a physician’s office; and
• dental expenses including in or out of state.

Exclusions
The plan does not provide coverage for loss due to suicide, attempted suicide or self-inflicted injury, any crime, war or act of war, nuclear reaction, radioactive contamination, terrorism, nuclear, biological, chemical weapon, or similar law. Exclusions vary by state. Please see the Certificate of Insurance or Policy in effect for states with comparable state, federal, or similar law. Exclusions vary by state.

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