

Renter's Insurance Policy

In order for the renter to have proper coverage and to be added to the AdMo-Tours, Inc policy, the renter is **REQUIRED** to pay a per day insurance charge of \$19.95 with a one time \$3.00 processing fee.

Coverage includes:

- \$300,000 Combined Single Limit Liability Coverage
 - Liability means – bodily injury and or property damage a renter may cause to others.
- \$1,000 deductible – Comprehensive Coverage
 - Comprehensive means – sudden direct or accidental damage to the motorcycle (also includes theft).
- \$1,000 deductible – Collision Coverage on a Secondary Basis
 - Collision means – the renter is at fault when hitting a person or object that causes damage to the motorcycle.
 - Secondary means – the insurance company has the right to pursue the renter for any collision damages paid to the rental operator for damages to the motorcycle.
- \$500 Medical Payments
 - Medical Payments mean – Medical payments for you if hurt in an accident.

Insurance does not provide coverage:

- If you violate the terms and conditions or use restrictions of the rental agreement.
- For bodily injury or property damage sustained by you and/or relatives, as defined, residing with you or by any authorized driver and/or relatives, as defined, residing with them.
- For uninsured motorist, underinsured motorist, first party benefits, no-fault or other liability insurance that is optional or can be waived or rejected. When accepting this insurance, you agree to waive or reject, to the extent allowed by law, any such insurance.
- Without a police report of the accident.