U-HAUL®

# DAMAGE PROTECTION OPTIONS

## Unprotected Moves Cost More. PROTECT FOR LESS!


## BE SMART, STAY COVERED

Protect your Rental Vehicle, Stored Items, Personal Property, Liability, and Travel during your move — Acquire our specifically designed insurance for your protection.

SAFEMOVE®

## With Safemove® You Are Protected By The Following:

***Damage Waiver*** – Frees you of responsibility for damage to the U-Haul rental truck (subject to exclusions). There is a $250 deductible for damage caused by collision with an overhead object. Trucks rented in N.Y. State are subject to a $150 deductible for any other damage. Without this Damage Waiver, you are responsible for any and all damage up to the full replacement value of the U-Haul rental truck and other damages, including any lost rental revenue.

***Cargo Protection*** – Covers damage to your cargo in the U-Haul rental truck resulting from collision, fire, windstorm, and overturn of the U-Haul rental truck with the limits below. Protection is for actual cash value and subject to exclusions. There is a $100 deductible per occurrence.

| *Cargo Protection Limits:* | Truck |
|---|---|
| One-Way Rental | $25,000 |
| In-Town® Rental | $15,000 |
| EXCLUSIONS | SEE YOUR RENTAL CONTRACT AND ADDENDUM/DOCUMENT HOLDER. |

***Medical/Life Protection*** – Provides you with medical and life protection, in case of an accident (subject to exclusions). Your passengers' protection applies only while they are riding in the cab area of the truck.

| *Protection Limits:* | Truck Rental |
|---|---|
| Lessee Loss of Life | $25,000 |
| Passenger Loss of Life | $15,000 |
| Lessee/Passenger Medical | $1,000 |
| EXCLUSIONS | SEE YOUR RENTAL CONTRACT AND ADDENDUM/DOCUMENT HOLDER. |

**Last-minute decision to add insurance or increase your coverage? No worries!**

**You can easily sign up for insurance or adjust your coverage limits using our mobile app—anytime before your scheduled pickup. Download the app now for 24/7 convenience.**

U-Haul App

SAFEMOVE®

## Safemove® is specifically designed to protect do-it-yourself customers during their move.

# Safemove Plus® Supplemental Liability Coverage is There for You.

## With Safemove Plus® you receive all of the benefits of Safemove.

- **Deductible Free ($0) coverage** for ANY accidental damage to the U-Haul® truck (including collision with an overhead object).
- **PLUS: $1,000,000** in Supplemental Liability Insurance (SLI) – SLI safeguards your personal insurance policy for the first one million dollars of losses.

***Supplemental Liability Insurance*** – (**SLI**) is an automobile liability insurance policy that provides additional liability insurance, within specified limits, above the limits provided in the U-Haul Rental Contract. SLI insures you and authorized drivers (as defined in the U-Haul Rental Contract) against claims made by third parties against you, the customer, from bodily injury/death and property damage caused by the use or operation of a U-Haul rental truck.

SLI coverage limits equal the difference between the SLI maximum (*$1,000,000 combined single limit per occurrence*) and the liability protection limits under the U-Haul Rental Contract.

SLI may provide a duplication of coverage. If you are not sure of the extent of your policy's coverage, ask your insurance agent or your insurance company.

All exclusions, terms and conditions are stated in the Rental Contract and Addendum/Document Holder; it is important that you read the addendum carefully.

The protection afforded by SLI (if SLI is accepted), pays claims first before your own auto policies.


The following highlights some, but not all, of the exclusions that would preclude coverage:

- If you or authorized drivers use, or permit the use of, your U-Haul® rental truck in a manner that violates the U-Haul Rental Contract. See your Rental Contract and Addendum/ Document Holder for Terms and Conditions.
- If you obtain your U-Haul rental truck by fraud or misrepresentation.

## STATE LICENSE INFORMATION:

**California** – 1-800-927-4357. California Rental Car Agent's license #0D21151

**South Carolina** – 1-800-768-3467

**Washington** – 1-800-562-6900

In Florida, SLI may not be purchased where the U-Haul Rental Contract is for more than 30 days, coverage may not be provided for more than 30 consecutive days, and if the U-Haul Rental Contract is extended beyond 30 days, the coverage may be extended one time only, for a period not to exceed 30 days.

This brochure is a summary only of SLI. The specific terms, conditions and exclusions thereof are subject to all provisions, limitations, and exclusions contained in the policy issued by ARCOA Risk Retention Group, except for Wisconsin which is underwritten by Repwest® Insurance Company.

- This brochure is not intended to provide a complete description of the SLI policy's terms, conditions and exclusions.
- May not be available in all states or provinces.
- U-Haul employees, dealers or affiliates are not qualified to evaluate the adequacy of the renter's existing coverage.
- Damage waiver is not insurance. It is a waiver of all or part of your financial responsibility for loss or damage to the U-Haul truck.
- Cargo, medical and life protection (Safemove®) is underwritten by Repwest Insurance Company. For questions, call 1-800-528-7134.

SAFETOW®

Safetow® is an excellent protection package specifically designed for those who may be moving household goods as well as towing their car. Safetow is offered on all U-Haul® trailers and towing equipment. In addition, motor vehicles, golf carts, riding lawn mowers, ATVs, and motorcycles are covered as vehicles by Safetow.*

## Safetow® provides the following protection:

***Damage Waiver*** – Frees you of responsibility for damage to the rented trailer, Auto Transport, Toy Hauler, Tow Dolly or Tow Bar (subject to exclusions). Without this Damage Waiver, you are responsible for any and all damage up to the full replacement value of the equipment and other damages, including lost rental revenue.

***Towed Property Protection*** – Provides protection for a vehicle being towed* and contents in towed trailer (subject to exclusions), during transportation and resulting from collision, fire or overturn of the U-Haul® toy hauler, auto transport, tow dolly, tow bar or trailer. There is a $100 deductible per occurrence.

| | |
|---|---|
| ***Protection Limits:*** Coverage Amounts | $5,000 |
| | $10,000 |
| | $15,000 |
| | $20,000 |

***Medical/Life Protection*** – Provides you with medical and life protection, in case of an accident (subject to exclusions). Your passengers' protection applies only while they are riding in the passenger area of the towing vehicle.

| ***Protection Limits:*** | Lessee | Passenger |
|---|---|---|
| Loss of Life | $10,000 | $5,000 |
| Medical | $500 | $500 |

**EXCLUSIONS** | **SEE YOUR RENTAL CONTRACT AND ADDENDUM/DOCUMENT HOLDER.**

*Automobiles are not covered by Safetow® in the state of Virginia.

SAFETOW®

# Protection offered on all Trailers & Towing Equipment for Vehicles, Golf Carts, Motorcycles, ATVs, and More.

## SafeTrip®

***Supplemental Roadside Protection***

Help is on the way when you need it! All U-Haul rentals include roadside assistance. SafeTrip® Supplemental Roadside Protection is an additional coverage option available to you at a low cost.

## What does SafeTrip® cover?

***Coverage for your U-Haul rental equipment includes:***

- Lockout services
- Lost keys
- Fuel services (up to three gallons)
- Stuck in mud or snow
- Trailer/towing hookup assistance
- Jump starts

## If I decline SafeTrip®, can I add it to my rental agreement later?

You can add SafeTrip at the counter when you pick up your vehicle. It can also be added online anytime prior to accepting the vehicle through your account on your order details page. You can use the U-Haul App to help you with this process.

If you already declined at the time of dispatch you must return to the U-Haul location you rented your vehicle within 30 minutes of pickup to request it 'added' to your reservation. If you do not return within 30 minutes you forfeit the option of obtaining SafeTrip coverage added to your rental agreement.

**SafeTrip® adds over $400 in potential savings based on typical costs of unexpected roadside service calls.**

## Shipping a U-Box® container?

Safehaul® Insurance protects your belongings from damage or loss while being shipped one-way. Damage or loss caused by events that are beyond anyone's control can occur at any time. And while U-Haul takes precautions to carefully ship your U-Box container(s), U-Haul is not responsible for damage or loss to your items in transit. For that reason, we offer Safehaul Insurance, an affordable option specifically designed to protect the possessions of U-Box customers while shipping from one place to another.

### *Why Should I Purchase Safehaul® Insurance?*

**Protection of your possessions from damage or loss is your responsibility.** This optional coverage is primary to your homeowner/renter insurance policy in case of loss or damage to goods while in transit in your U-Box container(s). That means Safehaul Insurance pays first! Coverage begins when the shipping company picks up the loaded U-Box container from the originating U-Box facility and ceases when the U-Box container has been delivered at the destination U-Box facility. **Safehaul Insurance does not cover damage or loss incurred while the U-Box container is at your residence or drop off location.** Check with your homeowner/renter insurance agent for coverage in place of or available while your U-Box container is in your possession. Damage or loss caused by improper packing/shifting during transit or intentional acts is not covered.

Safehaul Insurance does not cover: money, credit cards, other securities, bills, property deeds, stamps, jewelry, watches, furs, precious stones, art, antiques, or motorized vehicles. **See Certificate of Coverage for full details.***

### *How Do I Purchase Safehaul® Insurance?*

When you make your reservation tell your representative that you want the security of Safehaul Insurance, including the amount of protection you need. It's that easy!

| | |
|---|---|
| ***Protection Limits:*** Coverage Amounts | **$1,000** |
| | **$5,000** |
| | **$10,000** |
| | **$20,000** |

*Safehaul® Insurance is not liability insurance and is optional if you can provide proof of coverage for your possessions. Safehaul Insurance coverage is underwritten by Repwest® Insurance Company, Phoenix, AZ. Protection is provided on an Actual Cash Value basis.*

# Protect your U-Box contents from damage or loss while being shipped one-way.

**SAFEHAUL® PROTECTS AGAINST:**

**FIRE • HURRICANE • TORNADO • WIND LIGHTNING • EARTHQUAKE • HAIL • FLOOD • VANDALISM • BURGLARY** • VERMIN • BUILDING COLLAPSE • SMOKE EXPLOSION • LEAKING WATER**


*This is a summary only of Safehaul Insurance coverage. The specific terms, conditions, and exclusions thereof are subject to all provisions, limitations, and exclusions contained in the policy issued by Repwest Insurance Company.

**There must be visible signs of forced entry and a police report must be filed.

# SAFESTOR®

Safestor® Insurance protects your stored belongings from many unforeseen and unexpected losses from natural disasters, weather or other events beyond anyone's control. **Protecting your stored goods from loss is your responsibility.** While U-Haul takes precautions to provide a safe and secure storage environment, we are not responsible for damage or loss to your goods. For that reason, we offer you Safestor, a low-cost storage insurance designed especially for your goods while in a self-storage unit or U-Box container at a U-Haul® self-storage facility*.

***Why Get Safestor®?*** If your belongings are worth storing, then they are worth protecting. If you do not have homeowner's, renter's or other insurance policies protecting your belongings, they are at risk. And even if they do, these policies often restrict the amount of coverage provided for goods stored away from the customer's primary residence. Safestor offers four protection levels: $1,000, $5,000, $10,000 and $20,000 (protection is for actual cash value). **There is no deductible!**

***What Does Safestor® Cover?*** It protects you in case of loss or damage to your goods as a result of many perils, including those listed. Exclusions: Safestor does not cover theft or mysterious disappearance, however, there is protection for burglary where there is evidence of forced entry and a police report is filed. **Safestor does not cover damage or loss incurred while a U-Box container is at your residence or drop off location.**

Safestor does not specifically provide protection for jewelry, furs, money, artwork, antiques, securities, documents or motorized vehicles. Safestor does not provide protection for loss resulting from war or climatic conditions like rust or mildew.

**To Purchase Safestor®,** simply tell your U-Haul representative that you wish to choose Safestor and which level of protection you desire. U-Haul® personnel will itemize Safestor on your rental receipt and collect the Safestor fee in addition to your storage fee. Protection is effective when itemized on your rental receipt and the appropriate fee has been paid. To continue protection, the Safestor fee must accompany your rental payment each month.

| | |
|---|---|
| ***Protection Limits:*** Coverage Amounts | $1,000 |
| | $5,000 |
| | $10,000 |
| | $20,000 |

**EXCLUSIONS** | **SEE YOUR RENTAL CONTRACT AND ADDENDUM/DOCUMENT HOLDER.**

Program Admin.: Ponderosa Insurance Agency, LLC (CA Lic#0G33228) 866-303-3990.

**Safestor® is not available at all U-Haul dealerships.*

## Protect stored belongings from many unforeseen and unexpected losses.

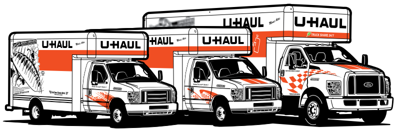
**SAFESTOR® PROTECTS AGAINST:**

**FIRE • HURRICANE • TORNADO • WIND LIGHTNING • EARTHQUAKE • HAIL • FLOOD • VANDALISM • BURGLARY • VERMIN • BUILDING COLLAPSE • SMOKE EXPLOSION • LEAKING WATER**

# SAFEMOVE®

### COVERAGE FOR U-HAUL® PICKUP TRUCK AND VAN RENTALS*

- Collision Damage Waiver - $150 Deductible / $250 for damage caused by collision with an overhead object
- Cargo Protection
- Medical/Life Protection



### COVERAGE FOR U-HAUL® BOX TRUCK RENTALS*

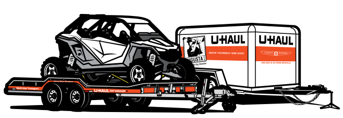
- Collision Damage Waiver - $250 for damage caused by collision with an overhead object
- Cargo Protection
- Medical/Life Protection

# SAFEMOVE® PLUS

### AVAILABLE FOR BOX TRUCK RENTALS*

- Deductible FREE ($0) for ANY accidental damage to the U-Haul truck (including collision with an overhead object)
- **$1,000,000** in supplemental liability insurance

# SAFETOW®



### COVERAGE FOR U-HAUL® TRAILER OR TOWING DEVICE*

- Waiver covers damage to the U-Haul trailer or towing device
- Towed Property Protection covers damage to your cargo or vehicle while being transported with a U-Haul rental trailer, auto transport, toy hauler or tow dolly
- Medical/Life Protection

*Automobiles are not covered by Safetow in the state of Virginia.*

## ADD SAFETRIP® COVERAGE

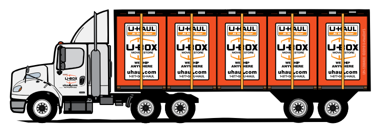
# SAFETRIP®

## *Supplemental Roadside Protection*

### ADDITIONAL COVERAGE OPTION FOR SAFEMOVE®, SAFEMOVE PLUS® AND SAFETOW®

| | | |
|---|---|---|
| JUMP START DEAD BATTERY | LOCKOUT SERVICE | LOST KEYS |
| FUEL SERVICES (UP TO 3 GALLONS) | VEHICLE STUCK IN MUD/SNOW | TRAILER/TOWING HOOKUP ASSISTANCE |

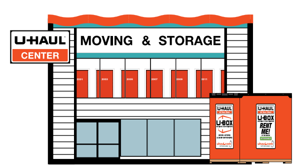
# SAFEHAUL®



### COVERAGE PROTECTION FOR U-BOX® CONTAINERS BEING SHIPPED ONE-WAY

- Coverage for belongings while in transit
- One-Time Charge

# SAFESTOR®




### COVERAGE PROTECTION FOR SELF-STORAGE UNITS AND STORED U-BOX® CONTAINERS

- Coverage for belongings stored at a U-Haul facility
- Month-to-Month Charge

**Damage caused by improper packing, normal shifting of cargo in transit or theft of cargo is not covered.*

***ALL PRODUCTS NOT AVAILABLE IN ALL STATES OR CANADA***

# Frequently Asked Questions...

## About Safemove®, Safemove Plus® and Safetow®

**Am I responsible if I damage U-Haul® rental trucks/trailers?**
If you decline Safemove, Safemove Plus and Safetow, you're responsible for all damage to the rental trucks/trailers up to their full replacement value and other damages, including any lost rental revenue. By selecting Safemove, Safemove Plus and Safetow protection, you may be relieved of responsibility for damage.

**Do credit cards cover damage to U-Haul rental trucks/trailers?**
Major credit cards do not cover rental trucks or trailers.

**Doesn't my personal auto insurance policy cover damage to U-Haul rental trucks/trailers?** Auto policies routinely cover damage to rental cars, but most do not cover rental trucks/trailers; especially 6 wheel trucks. And even if they do, there is still the deductible to pay, and the possibility of increased premiums to consider. You should check with your insurance agent to be certain.

### About Safestor® Insurance

The purchase of this insurance is not required as a condition of rental. This facility and its employees are not qualified or authorized to evaluate the adequacy of any insurance you may have.

Questions regarding Safestor should be directed to Ponderosa Insurance Agency, LLC at 877-254-7328. This insurance is provided under a Master policy issued to this facility by an insurer authorized to write this insurance in the state. Your Renters or Homeowners policy may provide the insurance you need. Check with your insurance agent to determine if your personal property stored at a location other than your home or business is covered.

Program Administrator: Ponderosa Insurance Agency, LLC
(CA Lic#0G33228) 866-303-3990.

Underwritten in the U.S. by Repwest Insurance Co.
2721 N. Central Avenue, Phoenix, AZ 85004.
For claims please call 800-528-7134.

In Canada Safestor is underwritten by Chubb Insurance Company of Canada. For claims please call 800-661-1069.

In California: California Department of Insurance Consumer Hotline Assistance 800-927-4357.

For Maryland: Maryland Insurance Administration
Attn: Consumer Complaint Investigation-Property/Casualty Insurance
200 St. Paul Place, Suite 2700, Baltimore, MD 21202.
Phone: 410-468-2000 or 800-492-6116 TTY: 800-735-2258
Fax: 410-468-2334 or 410-468-2307 (Property and Casualty)
mdinsurance.state.md.us/sa/consumer/file-a-complaint.html

***Questions or to report claims visit: uhaulclaims.com***

**IMPORTANT NOTICE:** By purchasing any Safemove, Safemove Plus, Safetow, Safestor, or Safehaul® coverages, you acknowledge and agree that the U-Haul Arbitration Agreement applies to any and all disputes concerning those coverages. The U-Haul Arbitration Agreement is available at uhaul.com/arbitration or from your local U-Haul rental center. Safemove, Safestor, Safehaul, and Safetow are NOT liability insurance and each is **OPTIONAL**. Safemove Plus is Supplemental Liability Insurance. Some portions of these protection packages are underwritten in the USA by Repwest Insurance Company, Phoenix, AZ. In Canada, some portions are underwritten by Chubb Insurance Company of Canada. Safemove Plus is not available in all states or Canada. **Customers may have policies that provide similar coverage elements. Check your policies. U-Haul representatives and agents are not qualified to evaluate the adequacy of your policies. Customers may cancel any of the "Safes" protection packages at any time and receive a refund of any applicable unearned premium.**