U-HAUL®

DAMAGE PROTECTION OPTIONS

Unprotected Moves Cost More.

PROTECT FOR LESS!

BE SMART, STAY COVERED

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

Insurance Broker: Aon Reed Stenhouse Inc.   **Insurer:** Chubb Insurance Company of Canada

CDW (Collision Damage Waiver)

CDW (Collision Damage Waiver)

Customers are responsible for all new damage to rented U-Haul® equipment up to the vehicle's full value.

While some auto policies and credit cards may offer coverage for rental cars, renting U-Haul trucks, pickups, vans, trailers and towing equipment are often excluded from these individual policies. By purchasing this optional **CDW**, customers can reduce their liability to a low deductible for accident damage or eliminate it altogether.

This optional **CDW** limits the customer's responsibility to a deductible for accidental damage; however, the **CDW** does not relieve a customer of responsibility for damage resulting in any of the following:

- Damage resulting from off-road use of the vehicle.
- Damage caused while the driver or passengers were using any controlled substance (drugs) or Alcohol, etc.
- Damage to the truck bed (box), cargo area, tailgate or cab that is the result of overloading, improper loading or failure to secure the load.
- Damage to the interior of the cab or cargo area.
- Mechanical damage resulting from overload or lugging of the vehicle while towing or pulling a load.
- Damage that results from the vehicle being used in the commission of a crime.
- Other damage resulting from willful abuse and serious negligence.
- Damage that results from the failure to comply with the terms of the rental contract.

CDW is intended to cover only normal, unintentional accidental damage that may similarly occur to an individual's own vehicle even when they have taken reasonable precautions to prevent it.

When applied, the deductible is in addition to the **CDW** fee paid.

Deductibles:	**Damage Deductible**	**Overhead Damage Deductible**
Cargo Vans & Pickup Trucks	**$150**	**$250**
Box Trucks	**$0**	**$250**
Trailers & Towing Equipment	**$0**	**$0**

COLLISION DAMAGE WAIVER IS A U-HAUL PRODUCT. CDW IS NOT INSURANCE AND IS SEPARATE FROM SAFEMOVE, SAFETOW, SAFESTOR AND SAFEHAUL.
Have questions related to Collision Damage Waiver (CDW)? Contact 1-800-GO-UHAUL

SAFEMOVE®

With Safemove® You Are Protected By The Following:

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 using our mobile app—anytime before your scheduled pickup. Download the app now for 24/7 convenience.

U-Haul App

AON CHUBB®

Offered/Sold by 3rd party, Insurance Broker: Aon Reed Stenhouse Inc., not U-Haul.
Insurer: Chubb Insurance Company of Canada. EXCLUSIONS: SEE CERTIFICATE OF INSURANCE

SAFEMOVE®

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

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:

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.	

AON CHUBB®

Offered/Sold by 3rd party, Insurance Broker: Aon Reed Stenhouse Inc., not U-Haul.
Insurer: Chubb Insurance Company of Canada. EXCLUSIONS: SEE CERTIFICATE OF INSURANCE

SAFETOW®

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

SAFETRIP®

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 IS A U-HAUL PRODUCT. SAFETRIP IS NOT INSURANCE AND IS SEPARATE FROM SAFEMOVE, SAFETOW, SAFESTOR AND SAFEHAUL.
Have questions related to SAFETRIP? Contact 1-800-GO-UHAUL

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

SAFETRIP®

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 for most damage*****

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. If you wish to review and discuss, call AON Reed Stenhouse Inc. at 1-800-661-1069. 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.

**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**

Offered/Sold by 3rd party, Insurance Broker: Aon Reed Stenhouse Inc., not U-Haul.
Insurer: Chubb Insurance Company of Canada. EXCLUSIONS: SEE CERTIFICATE OF INSURANCE

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

***$100 deductible for vermin.

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 home-owner/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 home-owner/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. If you would like to speak to an AON Reed Stenhouse Inc. representative, please call 1-800-661-1069. It's that easy!

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

Offered/Sold by 3rd party, Insurance Broker: Aon Reed Stenhouse Inc., not U-Haul.
Insurer: Chubb Insurance Company of Canada. EXCLUSIONS: SEE CERTIFICATE OF INSURANCE

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

SAFEHAUL® PROTECTS AGAINST:

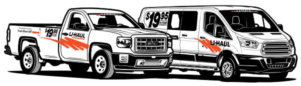
FIRE • HURRICANE • TORNADO • WIND LIGHTNING • EARTHQUAKE • HAIL • FLOOD • VANDALISM • BURGLARY • VERMIN*** • BUILDING COLLAPSE • SMOKE • FLOOD EXPLOSION • LEAKING WATER**

* 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.

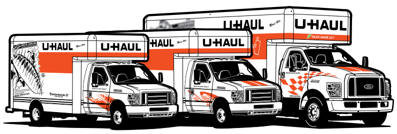
*** $100 deductible for vermin.

CDW
COLLISION DAMAGE WAIVER



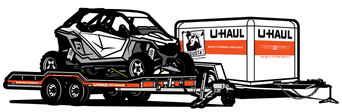
COVERAGE FOR U-HAUL® PICKUP TRUCK AND VAN RENTALS

Collision Damage Waiver - $150 Deductible / $250 for damage caused by collision with an overhead object.



COVERAGE FOR U-HAUL® BOX TRUCK RENTALS

Collision Damage Waiver - $250 for damage caused by collision with an overhead object.



COVERAGE FOR U-HAUL® TRAILER OR TOWING DEVICE

Waiver covers damage to the U-Haul trailer or towing device.

COLLISION DAMAGE WAIVER (CDW) AND SAFETRIP ARE U-HAUL PRODUCTS.
CDW and SAFETRIP are not insurance and are separate from Safemove®, Safetow®, Safestor®, and Safehaul®.

SAFEMOVE®

ADD ON YOUR PHONE WHEN VERIFYING YOUR EQUIPMENT CONDITION

- Covers damage to your cargo resulting from collision, fire, windstorm, and overturn of the U-Haul® rental equipment*
- $15,000 Cargo protection for In-Town® rentals
- $25,000 Cargo protection for One-Way rentals
- Medical/Life protection

SAFETOW®

ADD ON YOUR PHONE WHEN VERIFYING YOUR EQUIPMENT CONDITION

- Towed property protection*
- Medical/Life protection
- Choose coverage limits from $5,000 to $20,000

ADD SAFETRIP® COVERAGE

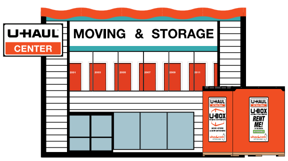
SAFETRIP®

Supplemental Roadside Protection

ADDITIONAL COVERAGE OPTION FOR CDW, SAFEMOVE®, 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

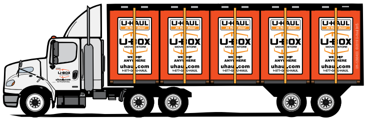
SAFESTOR®



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

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

SAFEHAUL®



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

- Coverage for belongings while in transit
- One-Time 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 CANADIAN PROVINCES

Frequently Asked Questions...

About Collision Damage Waiver

Am I responsible if I damage U-Haul® rental trucks/trailers?
If you decline Collision Damage Waiver, 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 Collision Damage Waiver, 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 broker 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 Aon Reed Stenhouse Inc. at 1-800-661-1069. This insurance is provided under a Master policy issued to this facility by an insurer authorized to write this insurance in the province. Your Renters or Homeowners policy may provide the insurance you need. Check with your insurance broker to determine if your personal property stored at a location other than your home or business is covered.

Program Administrator: Aon Reed Stenhouse Inc. Questions about any of the "Safes" protection packages should be directed to Aon Reed Stenhouse Inc. at 1-800-661-1069.

In Canada Safestor is underwritten by Chubb Insurance Company of Canada. For claims, please call 1-800-661-1069.

To report claims visit: uhaulclaims.com

IMPORTANT NOTICE: By purchasing any Safemove, 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**. In Canada, some portions of these protection packages are underwritten by Chubb Insurance Company of 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.

U-HAUL®