LIABILITY REDUCTION OPTIONS

CanaDream offer protection options that reduce the Guest's financial responsibility for covered physical damage to the Rental Vehicle. Liability Reduction and Liability Reduction Zero are not insurance, but are contractual agreements between CanaDream and the Guest, wherein CanaDream agrees to seek reduced or no recovery for covered physical damage to the Rental Vehicle, subject to exclusions.

- Liability Reduction (LR)* – selecting this product reduces the Guest liability to $1,000.
- Liability Reduction Zero (LRZ)* – selecting this product reduces the Guest liability to $0.

*Applies for the rental duration for covered physical damage. The incident must be reported to within 24 hours otherwise the cover will not be applicable.

		Standard Liability	Liability Reduction (LR)	Liability Reduction Zero (LRZ)
Your Payment	**You Pay**	$0 per night	$28 Net per night	$41 Net per night
Your Security Deposit	**Maximum Liability**	$5,000	$1,000	$0
Your Responsibility	**Vehicle damage***	$5,000	$1,000	$0
	Windshield & Tires**	No	No	Yes

* Exclusions apply see Incidents not covered.

** Covers windshield/tire replacement not call out charges and exclusions apply see incidents not covered.

WHAT DOES EACH LIABILITY OPTION MEAN?

Please note: Liability Reduction/Zero will not cover any damage listed as "All Costs" from the Incident description such as but not limited to the Rental Vehicle or third-party property caused through reversing, any damage deemed as malicious i.e. Rental Vehicle break in or vandalism, cover the replacement or repair of windows or cover the theft of the Vehicle. No coverage is offered for overhead damage, undercarriage damage, any damage deemed as gross negligence or any internal damages therefore full liability will apply. The maximum charge for Liability Reduction/Plus is 30 nights.

The Guest is responsible for the following maximum charges per incident:

Liability Reduction Options	Code	Security deposit/Liability	$ Net/night	$ Retail/night	Min	Max
Standard Liability	STDLIBY	$5,000	N/A	N/A	-	-
Liability Reduction	TPLR	$1,000	$28	$33	7 nights	30 nights
Liability Reduction Zero	TPLR0	$0	$41	$48	7 nights	30 nights

INSURANCE AND LIABILITY REDUCTION OPTIONS

Incident Type	Liability Options		
	Standard Liability (SL)	Liability Reduction (LR)	Liability Reduction Zero (LRZ)
Two vehicle accident on a signed and numbered road, fire, theft, or vandalism (with police and accident report)	$5,000	$1,000	$0
Off-road (e.g., campsites, parking lots, driveways, gas stations, etc.)	$5,000	$1,000	$0
Single vehicle incident: any damage caused by contact with any stationary object (e.g., parked vehicle, walls, trees, etc.) anywhere (on or off-road, private, or public property)	$5,000	$1,000	$0
Vehicle damage - cause unknown (including hit and run by unknown third party)	$5,000	$1,000	$0
Acts of nature (natural disasters including, but not limited to, hail, floods, lightning)	$5,000	$1,000	$0
Interior damage (not caused by a two-vehicle accident on a numbered road)	$5,000	$1,000	$0
Collision with animals	$5,000	$1,000	$0
Hubcap replacement	$200 each	$200 each	$0
Tire damage (does not include tow charges)	$1,000 per tire	$1,000 per tire	$0
Windshield - replacement glass, fitting and recalibration	$1,000	$1,000	$0

Incidents Not covered	All Cost Liability		
	Standard Liability (SL)	Liability Reduction (LR)	Liability Reduction Zero (LRZ)
Undercarriage damage (not caused by a two-vehicle accident on a numbered road)	All Costs	All Costs	All Costs
Wrong Fuel: $8,500 will be charged at drop off. The difference in actual costs will be charged or refunded as applicable.	All Costs	All Costs	All Costs
No written accident report & police file number (or station notification within 24 hours of incident)	All Costs	All Costs	All Costs
Committing hit and run	All Costs	All Costs	All Costs
Damage caused by misuse of brakes	All Costs	All Costs	All Costs
Parkade, drive-through, and height restriction damage- $10,000 will be charged at drop off. The difference in actual costs will be charged or refunded as applicable.	All Costs	All Costs	All Costs
Damage caused by not maintaining correct fluid levels eg oil; or failure to maintain correct tire pressure	All Costs	All Costs	All Costs
Damage caused by pets	All Costs	All Costs	All Costs
Use of unauthorized accessories (i.e., awning, hitch, etc.) or driving with slide out in the out position	All Costs	All Costs	All Costs
Incidents while driving in unauthorized areas, including the USA, without prior authorization	All Costs	All Costs	All Costs
Incidents caused while the vehicle is driven by an impaired** or unauthorized driver	All Costs	All Costs	All Costs
Damages incurred during illegal act(s) and/or wilful damage	All Costs	All Costs	All Costs

**Impaired Driving: Driving under the influence of alcohol, drugs (including Cannabis) and fatigue/lack of sleep.

The security deposit is processed to the Lead Driver/Main Guest's credit card at pick up and is refunded to the same credit card upon return of the vehicle, if the vehicle is returned in the same condition as it was received i.e., without damage.

The physical credit card must be presented by the named Guest at the time of pick-up.

- Any Guest that is involved in an incident will have their deposit held (to the maximum charge) for a minimum of 60 days or until the incident claim is closed.

Claims that are less than the deposit amount will have the difference refunded to the Guest upon closing of the incident claim.

- The Guest is responsible for the maximum charge stipulated, where expenses include, but are not limited to towing, storage fees, damage to the CanaDream Inc. vehicle, damage to third party property, injury claims, insurance adjuster fees, legal fees.
- The insurance does not cover liability for loss of personal property, nor does it cover costs for accommodation, transportation, or replacement of vehicle if the vehicle is stolen or should an incident occur that makes the rented vehicle inoperable.
- The security deposit covers the rental period, unless a unit replacement is required or where there is significant damage caused to the rental vehicle or third party damage, in this case a new security deposit may be required.
- Where a replacement unit is required due to an incident, and, depending on availability, a new, signed rental agreement & security deposit must be in place before a replacement vehicle is provided.
- The Guest is also responsible for the cost of business loss where damage is caused by negligence. This will be charged for the period the RV is unavailable due to repairs.