

# Rental Vehicle Damage Insurance

Product Summary



**Insurance**

July 1, 2025

## How to Contact Us

<b>Insurer:</b>	<p>Echelon Insurance</p> <p>Registered with the Autorité des marchés financiers under client number 2000702152</p> <p>Attn.: Orion Travel Insurance 60 Commerce Valley Drive East Thornhill, Ontario L3T 7P9 Phone: 905-747-4900 Toll free: 1-855-674-6684 Email: orioninfo@orionti.ca Website: www.oriontravelinsurance.ca</p>
<b>Distributor:</b>	<p>Agence de voyages de l'automobile et Touring club du Québec inc.</p> <p>444 Bouvier Street, Quebec (Quebec) G2J 1E3 Phone: 1-800-686-9243 Email: assurances@caaquebec.com Website: www.caaquebec.com/travel-insurance</p>
<b>Autorité des marchés financiers :</b>	<p>The Autorité des marchés financiers can provide <i>you</i> with information about <i>your insurer's</i> or <i>your insurance</i> distributor's obligations.</p> <p>Website: www.lautorite.qc.ca</p>

## Things to Consider

**This is a summary.** Review the policy for complete details. *You* can get a copy from a CAA-Quebec Travel centre or, on the website where *you* buy *your* insurance at <https://www.caaquebec.com/en/for-your-insurance/documentation/>.

If *you* have any questions, *you* may contact CAA-Quebec at 1-833-861-0112 (in Canada & United States) or +1-514-861-0112 (call collect elsewhere in the world).

**NOTE:** This coverage does not provide any form of third party automobile property damage or personal injury liability insurance.

**All amounts stated on this summary are in Canadian Dollars, unless otherwise specified.**

### Key Definitions

**Commercial rental agency** means a licensed *vehicle* rental agency licensed under the law of its jurisdiction. *Commercial rental agency* does not include peer-to-peer car sharing programs.

**Contract** means the insurance policy, any riders or amendments to the insurance policy, any medical questionnaire(s) (if applicable), and the Confirmation of Coverage, all of which form the entire *contract* and must be read as a whole.

**Insurer** means Echelon Insurance.

**Physical damage or loss** means damage or loss to a rental *vehicle* for which *you* are liable as a result of collision, fire, theft, hail, windstorm, earthquake, flood, mischief, riot or civil commotion. Loss or damage to tires is not considered *physical damage or loss* unless resulting from other loss or damage covered herein.

**Vehicle** means a private passenger vehicle, mini-van, recreational vehicle, self-propelled mobile home, camper truck or trailer, station wagon, or on-road sports utility vehicle that *you* use or rent.

## Things to Consider

Vehicles not included are:

- i) any off-road vehicle;
- ii) motorcycle, moped or motorbike;
- iii) all-terrain vehicle;
- iv) vehicles not licensed for road use;
- v) recreational vehicle camper, trailer or automobile which is over 20 years old;
- vi) limousine; or
- vii) exotic vehicle which includes but is not limited to: Aston Martin, Bentley, Ferrari, Porsche or Rolls Royce.

**We, us or our** means the *Insurer*.

**You and your** means the *Insured*.

**WARNING:** The insurance *contract* will be issued on the basis of information in *your* application or provided in connection with *your* application. *Your* answers must be complete and accurate.

*We* will not pay a claim if *you*, any person insured under this *contract* or anyone acting on *your* behalf, attempt to deceive *us* or makes a fraudulent, false or exaggerated statement or claim.

## Who is Eligible to Purchase this Insurance

To be eligible *you* must:

- be a Canadian resident;
- purchase this coverage for the full duration *you* are in possession of the rental *vehicle*;
- hold a valid driver's license;
- meet the age requirements of the rental agreement.

## What are the Conditions for Coverage

**You must:**

- examine the rental *vehicle*, and file a written report of existing damages with the *commercial rental agency* prior to accepting it.
- take reasonable steps to protect the rental *vehicle* and prevent damage to it.
- file a written report with the *commercial rental agency* detailing all physical damage which has occurred during the term of the rental agreement, when *you* return the *vehicle*.
- immediately file a report of *physical damage or loss* for which *you* may be liable with CAA Assistance.
- not remove any evidence of *physical damage* nor can *you* carry out any repairs other than those necessary to protect the *vehicle* from further damage without the prior consent of CAA Assistance.

## What Does the Insurance Cover

This insurance provides coverage in the event of collision, theft, fire or vandalism of a *vehicle* rented by *you* from a *commercial rental agency*.

*You* will be indemnified for **up to a maximum of \$80,000** for:

1. *Physical damage or loss* of a *vehicle* operated by *you* or someone else authorized under the rental agreement, and while covered under this *contract*, while this insurance is in effect, but limited to the amount which would have been waived had *you* purchased a collision damage waiver from the *commercial rental agency*, less any amount:
  - a. assumed, waived or paid by the *commercial rental agency* or its insurer; and
  - b. payable by *your* personal, business or other vehicle insurer.
2. Reasonable costs of towing expenses, general average salvage, fire department charges, customs duties and loss of use of the rental *vehicle*.
3. Unused days under *your* rental agreement if the rental *vehicle* is damaged and cannot be used during the rest of *your* rental agreement.
4. The cost of defending a civil action brought against *you* due to the loss or damage to the rental *vehicle*.
5. *Our* payment of costs assessed against *you* in a civil action *we* defend plus interest upon that part of the judgment that is within the limit of *our* liability.

### OTHER COVERAGE DETAILS

Maximum Trip Days	<ul style="list-style-type: none"><li>• 60 days</li></ul>
Medical Questionnaire	<ul style="list-style-type: none"><li>• Not required</li></ul>
Deductible Options	<ul style="list-style-type: none"><li>• Not applicable</li></ul>
Maximum Age	<ul style="list-style-type: none"><li>• None</li></ul>
Coverage Starts	<b>The latest of:</b> <ul style="list-style-type: none"><li>• the time <i>you</i> take control of the rental <i>vehicle</i>; or</li><li>• the departure date or effective date shown on <i>your</i> Confirmation of Coverage.</li></ul>
Coverage Ends	<b>The earliest of:</b> <ul style="list-style-type: none"><li>• when the rental <i>vehicle</i> is returned to the <i>commercial rental agency</i>;</li><li>• the expiry or termination of the <i>vehicle</i> rental agreement; or</li><li>• the return date as shown on <i>your</i> Confirmation of Coverage.</li></ul>

# Exclusions and Limitations

The following are some of the main exclusions of the *contract*. Please consult the policy for a full list of all the exclusions and limitations which could impact *your* coverage.

## General Exclusions

There will be no coverage **and no payment will be made** for any claim resulting from:

1. Driving, operating, being a crew member or passenger on a commercial *vehicle* used to deliver goods or to carry a load;
2. Unless otherwise stated in this *contract*, we will not cover any loss resulting from a supplier's failure to perform its contractual obligations or deliver its services;
3. Failing to comply with *your* prescribed medical treatment, including taking prescribed medication;
4. Suicide, attempted suicide or self-inflicted injuries;
5. *Your* negligence or involvement in the commission of a criminal offence, or illegal act;
6. Expenses for which *you* are charged solely because *you* are insured;
7. An act of war;
8. Travelling to a destination where the Canadian government has issued an advisory to avoid all travel or non-essential travel (*you* can view the travel advisories on the Government of Canada travel website);
9. Any services rendered by a family member.

## Exclusions Specific to the Rental Vehicle Damage Insurance

**No payment will be made** for a claim resulting from:

1. *Physical damage or loss* of the rental *vehicle* when:
  - a. *you* have abused alcohol or any other toxic substance (including cannabis), or have driven while impaired by a drug or with a blood alcohol level over 80 mg of alcohol / 100 ml of blood;
  - b. *you* are engaged in the business of renting *vehicles* in any manner whatsoever;
  - c. any amount is waived or paid by the *commercial rental agency* or its insurers;
  - d. operating the *vehicle* is in violation of the terms of the car rental agreement;
  - e. the *vehicle* is used to transport passengers for compensation or hire or for commercial delivery, transporting contraband or illegal trade;
  - f. the *vehicle* is rented from anyone except a duly authorized *commercial rental agency* (e.g. peer-to-peer car sharing programs); or
  - g. more than one rental *vehicle* is in *your* possession or that of an authorized driver;
  - h. *you* have taken out a collision damage waiver with no deductible with the *commercial rental agency*.
2. Any form of third-party vehicle liability or personal accidental injury.
3. Mechanical breakdown, rusting, corrosion, wear and tear, gradual deterioration or inherent defect.
4. A loss in any jurisdiction where such insurance coverage is prohibited by law.
5. *Your* failure to preserve or protect the rental *vehicle* or *your* neglect or abuse of the rental *vehicle*.
6. *Physical damage or loss* sustained while *you* participate in a speed event or contest.
7. *Physical damage or loss* which is covered by *your* personal or business vehicle insurer.
8. Any act of terrorism.

Refer to the the Rental Vehicle Damage Insurance Exclusions section of the policy for further details.

## How to File a Claim

### STEP 1: NOTIFYING CAA ASSISTANCE OF A CLAIM

- *You* must contact CAA Assistance **immediately** at 1-866-580-2999 in Canada & mainland U.S. or from elsewhere at +1-519-251-5179 to file a report of *physical damage or loss* for which *you* may be liable.

### STEP 2: SUBMITTING *YOUR* CLAIM

Submit, **within 90 days**, a claim form and all required documents (invoices receipts, open and close rental *vehicle* agreement, rental *vehicle* damage report, police reports and other back-up documentation):

#### Online Claim Submission

To avoid mail delays, submit *your* claim online at **orion.xodus.ca** and follow the instructions.

#### Mail Claim Submission

*You* may also submit *your* claim by mail, sending *your* claim form completed and all requested documents at:

CAA Quebec Travel Insurance  
Xodus Travel Services Inc.  
PO Box 36, Station A  
WINDSOR, ON  
N9A 6J5

#### Phone numbers to reach us:

From Canada & Mainland US: **1-866-580-2999**  
From Elsewhere: **1-519-251-5179**

### STEP 3: REIMBURSEMENT

All money payable under this *contract* shall be paid by *us* within **60 days** after *we* have received proof of claim and all required documentation.

## The Cost of this Insurance Product

Premiums for Rental Vehicle Damage Insurance are personalized and are determined based on:

- the exact number of days *you* rent the *vehicle*;
- the applicable rebates, if any.

Premiums are subject to change without notice.

## Your Right to Cancel

*You* may cancel a *contract* within **10 days of purchase** if *you* have not departed on *your* trip and there is no claim in progress.

By calling CAA-Quebec at 1-833-861-0112 (in Canada & United States) or +1-514-861-0112 (call collect elsewhere in the world), in person at any CAA-Quebec Travel centre (a list of locations is available online at <https://www.caaquebec.com/en/contact-us/> under Find a Service Outlet, click on "Travel Centres") or by mailing the Notice of Recession found in Schedule I.

## Refunds

### Rental Vehicle Damage Insurance

Full refunds can be made before the effective date. A full refund will be made with proof of duplicate car rental insurance if this insurance is rejected by the *commercial rental agency* at trip destination.

## Filing a Complaint

*Our* Customer Complaints office is in place to ensure the decision is fair, equitable and developed within company standards.

The *Insurer* is also a member of the General Insurance Ombudservice, an independent dispute resolution service. Customers are encouraged to first attempt to resolve their complaint directly with the *Insurer* before accessing the General Insurance Ombudservice.

*You* may contact *our* Customer Complaints Office by phone, fax, email or by regular post:

Attention: Customer Complaints Office  
Orion Travel Insurance  
60 Commerce Valley Drive East  
Thornhill, Ontario L3T 7P9

Phone: 905-747-4900

Toll Free: 1-855-674-6684

Email: [orioninfo@OrionTi.ca](mailto:orioninfo@OrionTi.ca)

More information on the Dispute Resolution process is available at [www.oriontravelinsurance.ca](http://www.oriontravelinsurance.ca).

# SCHEDULE I

## Notice of Cancellation of an Insurance Contract

### NOTICE GIVEN BY DISTRIBUTOR

Article 440 of the Act respecting the distribution of financial products and services.

### THE ACT RESPECTING THE DISTRIBUTION OF FINANCIAL PRODUCTS AND SERVICES GIVES YOU IMPORTANT RIGHTS

- The Act enables you to cancel the insurance contract you just signed at the same time as another contract, **without penalties, within 10 days of its signature**. To do so, you must send the insurer a notice by registered mail within this delay. You may use the enclosed model to that effect.
- Despite the cancellation of the insurance contract, the first contract entered into retains all its effects. Be careful, it is possible that you may incur the loss of favourable conditions extended upon signing this contract; please enquire from your distributor or consult your contract.
- After the expiry of the **10-day** delay, you have the option of cancelling your insurance at any time, but penalties may apply.

For further information, please contact the Autorité des marchés financiers at: (418) 525-0337 or 1-877-525-0337.

- Section 441 does not apply where the principal contract is for a period of 10 days or less and where it became effective at the time of the request for cancellation of the Trip Cancellation & Interruption Insurance.
- Section 441 does not apply where the Trip Cancellation is purchased within 11 days prior to the Trip.

### NOTICE OF RECISSION OF AN INSURANCE CONTRACT

To: Echelon Insurance  
Attn.: Orion Travel Insurance  
60 Commerce Valley Drive East  
Thornhill, Ontario, L3T 7P9

Date: \_\_\_\_\_  
(Date of sending of this Notice)

Under Article 441 of the Act respecting the distribution of financial products and services, I hereby cancel insurance contract no. \_\_\_\_\_  
(Number of contract, if indicated)

entered into on: \_\_\_\_\_  
(Date of signature of contract)

at: \_\_\_\_\_  
(Place of signature of contract)

\_\_\_\_\_  
(Name of client)

\_\_\_\_\_  
(Signature of client)

The distributor must fill in this section beforehand.

**This notice must be sent by registered mail.**



## Notes

## Notes

The purpose of this fact sheet is to inform you of your rights.  
It does not relieve the insurer or the distributor of their obligations to you.

## LET'S TALK INSURANCE!

Name of distributor: Agence de voyages de l'automobile et Touring club du Québec inc

Name of insurer: Echelon Insurance

Name of insurance product: Rental Vehicle Damage Insurance



### IT'S YOUR CHOICE

**You are never required to purchase insurance:**

- that is offered by your distributor;
- from a person who is assigned to you; or
- to obtain a better interest rate or any other benefit.

Even if you are required to be insured, **you do not have to** purchase the insurance that is being offered. **You can choose** your insurance product and your insurer.



### HOW TO CHOOSE

To choose the insurance product that's right for you, we recommend that you read the summary that describes the insurance product and that must be provided to you.



### DISTRIBUTOR REMUNERATION

A portion of the amount you pay for the insurance will be paid to the distributor as remuneration.

The distributor **must** tell you when the remuneration exceeds 30% of that amount.



### RIGHT TO CANCEL

The Act allows you to rescind an insurance contract, **at no cost**, within 10 days after the purchase of your insurance. However, the insurer may grant you a longer period of time. After that time, fees may apply if you cancel the insurance. **Ask** your distributor about the period of time granted to cancel it **at no cost**.

If the cost of the insurance is added to the financing amount and you cancel the insurance, your monthly financing payments might not change. Instead, the refund could be used **to shorten the financing period**. **Ask your distributor for details**.

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**The *Autorité des marchés financiers* can provide you with unbiased, objective information.**

Visit [www.lautorite.qc.ca](http://www.lautorite.qc.ca) or call the AMF at 1-877-525-0337.

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Reserved for use by the insurer:

This fact sheet cannot be modified



## Questions about your contract?

**1-833-861-0112** – Canada & United States

**+1-514-861-0112** – Elsewhere in the world, call collect

**caaquebec.com**

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100% post-consumer recycled fibre

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