Coverage/ Insurance/Protection Glossary

This guide will provide you with descriptions and definitions of all terminology and acronyms used for coverage and insurance options. Helping to alleviate some of the confusion around coverages and insurances and the terminology/abbreviations used.

These are typical definitions, for more accurate representation for the car rental company you have chosen, please refer to their coverage policy information presented at time of booking.

Coverage Dictionary:

Term	Definition
Insurance	Regulated product that protects against the cost associated with a vehicle accident. It is usually related to injuries to people or vehicle damage and covers damages up to a certain amount and applies after excess/deductible costs
Coverage/Protection	Additional, non-insurance coverage that can protect against potential damage costs not included in insurance. This usually consists of things like damage to windows/glass, tires/tyres, roadside assistance, etc.
Deductible/Excess	Out-of-pocket amount that must be paid before insurance will cover remaining damage costs to individuals or vehicles
Deposit	A monetary amount held (or charged and refunded) by the rental company typically on a credit card but also available with debit cards and cash under certain conditions
Liability	Coverage or Insurance that covers injury to people and property

These are typical coverages, for more accurate representation for the car rental company and coverage options, requirements and exclusions you have chosen please refer to the coverage policy information presented at time of booking. Any mandatory coverages will automatically be included in the rate quoted. If coverages are not included in the rate, these will be optional for you to choose.

Common Coverages:

Term	Definition	Similar Terms / Abbreviations
Collision Damage Waiver (CDW)	Basic coverage against damage to vehicle during the rental period typically with a deductible/ excess needing to be paid for coverage to be applied, limits the driver's financial exposure for damage caused to the Vehicle while in the rental driver's care. This waiver is not insurance but rather a guarantee that the rental company will waive the cost of	• Collision Damage Waiver (CDW) • Damage Waiver (DW)

	repairs for damages incurred during the rental period. It occasionally includes coverage for theft, vandalism, and certain types of weather-related damage. CDW can be included in your rate for some countries where it is mandatory.	
Loss Damage Waiver (LDW)	Same as above for CDW with basic coverage for both damages & theft to vehicles during the rental period, limits the driver's financial exposure for damage and/or theft caused to the vehicle while in the rental driver's care. Can include a payment cap for theft or damage to the car (LLDW) or only cover you for certain damages (PLDW). LDW can be included in your rate for some countries where it is mandatory.	• Loss Damage Waiver (LDW) • Limited Loss Damage Waiver (LLDW) • Partial Loss Damage Waiver (PLDW) • DW (Damage Waiver)
Theft Protection (TP)	Coverage that limits your financial liability if the rental vehicle is stolen. This coverage typically includes the vehicle's value and any damage due to theft up to the deductible amount specified in the rental agreement. Theft protection may be included in the rate, this will be indicated at time of booking.	• Theft Protection Insurance (TPI) • Theft Waiver (TW & THW) • Loss Damage Waiver (LDW), which may include theft protection • Collision Damage Waiver (CDW), often paired with LDW in many countries for theft coverage • Rental Car Theft Protection Insurance • Vehicle Theft Coverage • Super Theft Protection (STHW) • Full Theft Protection (SPTHW)
Super Collision Damage Waiver (SCDW)	It covers you for most of the exclusions present in the Collision Damage Waiver (CDW) offered by the car rental company. It also reduces your excess/deductible, in most cases, down to zero.	• Super Damage Waiver (SDW) • Super Low Damage Waiver (SPLDW) • Super Top Cover LDW • Accident Excess Reduction (AER) • Zero Excess (ZE) • Excess Protection (EP) • Full Collision Damage Protection (SPCDW) reduces the excess for damage to zero. •

Roadside Assistance Protection (RAP)	Provides service in case of a breakdown, such as tire/tyre changes, lockout service, and towing. Typically, these are offered when the renter is at fault, this shouldn't be confused with standard mechanical breakdown at no fault of the renter which are typically covered as standard.	• Roadside Assistance and Roadside Plus (RSP) • Extended Roadside Protection • Vehicle Assistance Services • Breakdown Assistance Coverage • Emergency Road Service (ERS/RSE) • Travel Car Assistance • Car Rental Roadside Help • Roadside Assistance Coverage (RAC) • Roadside Service Plan (RSP) • Roadside Assistance (RSA) • Roadside assistance express (RSE)
Personal Accident Insurance (PAI)	Coverage for medical costs for you and your passengers in case of an accident during the rental period. It's important to note that PAI is distinct from other insurance types like life or health insurance, as it exclusively covers accidents.	• Personal Accident Coverage (PAC) • Travel Accident Insurance (TAI) • Passenger Accident Insurance • Rental Car Personal Accident Insurance • Personal Injury Protection (PIP) • Accidental Death and Dismemberment (AD&D) Insurance • Supplemental Personal Accident Insurance • Personal Effects Coverage (PEC) when combined with PAI • Car Rental Personal Injury Insurance • Motorist Personal Accident Insurance • Emergency Management Service abroad (EMS) - Covers the costs when using the emergency

		management service abroad.
Personal Effects Coverage (PEC)	Provides protection against damage or theft of your personal belongings. This coverage typically extends to the personal items of the renter and immediate family members traveling with you. However, it's important to note that PEC may not cover all items and situations.	• Personal Property Insurance • Personal Belonging Insurance • Personal Item Coverage • Personal Possession Insurance • Effects Coverage • Personal Valuables Insurance • GIT Good in Transit
Supplemental Liability Insurance (SLI) / Third Party Liability (TPL)	Increases existing liability coverage renters may have with personal insurance company. Covers claims made by 3rd parties for property damage or injuries from an accident while driving the rental vehicle. SLI is particularly important because it offers coverage beyond what personal auto insurance policies might provide, which can be crucial in the event of significant damages or injuries where the state-mandated minimum coverage is insufficient.	• Supplemental Liability Protection (SLP) • Additional Liability Insurance (ALI) • Liability Insurance Supplement (LIS) • Renter Liability Protection (RLP) • Accident Liability Insurance (ALI)
Tire/Tyre and Glass Protection (TGP)	Coverage for damage to rental car tires/tyres and windows and windshield, which is typically not included in Collision Damage Waiver (CDW).	• Tire/Tyre and Windshield Protection (TWP) • Windscreen, Glass, Lights & Tyres Cover (WWI)

In addition to the glossary, below are the source and links to our members' websites for more detailed information on insurance, coverages and protection offered with your car rental.

Additional Resources

- Rental car company Coverage, Protection and Insurance information:
  - Alamo
  - Apex
  - Avis
  - Budget
  - Dollar
  - Enterprise
  - Europcar
  - Green Motion
  - Hertz

    - Maggiore
    - National
    - Payless
    - Thrifty

- Online travel company Coverage, Protection and Insurance information:
    - Expedia
    - Booking.com
    - Discovercars