

# Frequently Asked Questions...

## About Safemove®, Super Safemove® and Safetow®

**Am I responsible if I damage U-Haul® rental trucks/trailers?**

Yes, but when you select Safemove, Super Safemove and Safetow protection, you may be relieved of responsibility for damage. If you decline Safemove, Super Safemove 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.

**Do my credit cards cover damage to U-Haul rental trucks/trailers?**

No major credit cards cover rental trucks or trailers.

**Doesn't my personal auto insurance policy cover damage to U-Haul rental trucks/trailers?**

Perhaps not. Auto policies routinely cover damage to rental cars, but some do not cover rental trucks/trailers. 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 insurer to be certain.

## About Safestor® Insurance

**Doesn't U-Haul provide insurance coverage for my stored goods?**

No, it is the Self-Storage customer's responsibility to provide insurance coverage for their stored possessions.

**Will my homeowner's policy cover my stored goods?**

Perhaps not. Many homeowners' policies place specific restrictions on coverage for possessions stored away from the insured's residence. Additionally, these restrictions eliminate earthquake and hurricane coverage, or they restrict coverage for business or commercial property. Safestor covers earthquakes, hurricanes, business/commercial property and more.

**Why should I purchase Safestor Insurance?**

Because it's a convenient and low-cost storage insurance that provides the peace of mind you need while your goods are stored.

**For questions or to report claims call:**

**1-800-528-7134 (U.S.)**

**1-800-661-1069 (Canada)**

**uhaulclaims.com**

**IMPORTANT NOTICE:** Safemove®, Safestor® and Safetow® are NOT liability insurance and each is **OPTIONAL**. Super Safemove® is Additional Liability Insurance and is **OPTIONAL**. 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. Super SafeMove is not available in Canada. In Florida and Hawaii some portions are underwritten by Chartis Insurance Company. **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.**

# Play It Safe

## While Moving, Storing or Towing



Three low-cost, custom packages to choose from to protect you, your family and your belongings.

**Visit us on the web @ [uhaul.com](http://uhaul.com)**



# Safemove®...Protection & Peace of Mind During Your Move



Safemove® is an excellent protection package specifically designed to protect do-it-yourself customers during their move, and it's conveniently available at a low cost.

**With Safemove you receive the following:**

**Damage Waiver** – frees you of responsibility for damage to the U-Haul® rental truck (Subject to exclusions). (Trucks rented in N.Y. State are subject to a \$150 deductible). 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.



**Medical/Life Protection** – provides you with medical and life protection, as a result of an accident, 24 hours a day for the duration of the rental contract (subject to exclusions). Your passengers' protection applies only while they are riding in the cab of the truck.



**Cargo Protection** – covers damage to your cargo in the U-Haul rental truck resulting from collision, fire, upset and overturn of the U-Haul rental truck with the following limits (protection is for actual cash value and subject to exclusions):

### Protection Limits:

	Truck Rental
Lessee Loss of Life	\$ 25,000
Passenger Loss of Life	\$ 15,000
Lessee/Passenger Medical	\$ 1,000

### Protection Limits:

	Truck
One-Way Rental	\$ 25,000
In-Town® Rental	\$ 15,000
Deductible	\$ 100

Safemove provides valuable protection and peace of mind at a low cost.

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



...A Wise Choice

# SUPER Safemove®...Protection Plus \$1,000,000 in Liability Coverage for Peace of Mind

(Not Available in Canada)



## **SUPERSAFEMOVE® Provides all of the Benefits of SAFEMOVE Plus Additional Liability Insurance (ALI) –**

ALI is your excess automobile liability insurance policy that provides additional liability insurance, within specified limits, above the limits provided in the U-Haul Rental Contract. ALI 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.

## **SUPERSAFEMOVE® Additional Liability Coverage**

**is there** – Should bodily injury and property damage claims be made against you by people injured in an accident in addition to the Safemove damage waiver, cargo and medical/life protection.

ALI coverage limits equal the difference between the ALI maximum (\$1,000,000 combined single limit per occurrence) and the liability protection limits under the U-Haul rental contract.

You and authorized drivers are covered while driving your U-Haul rental truck within the United States, but only if the truck is rented and returned in the United States.

ALI safeguards your personal insurance policy for the first \$1 million of losses. Personal auto policies may or may not cover rental trucks. ALI 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.

What about credit card coverage? No credit card companies cover rental trucks. As with any policy, you should check the extent of the coverage carefully with the card issuer.

All exclusions, terms and conditions are stated in the policy; it is important that you read the policy carefully.

The protection afforded by ALI (if ALI 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/document holder for Terms and Conditions.
- If you obtain your U-Haul rental truck by fraud or misrepresentation.
- To the extent permitted by law, to personal injury or property damage to the customer, or authorized operators, or any member of your family or the driver's family.
- Uninsured Motorist, Underinsured Motorist are not covered by the policy except in states where mandated by law up to a maximum amount of \$100,000 or in such other amount as mandated by state law.
- No fault and other supplemental or optional coverages are not provided by the policy.
- Punitive or exemplary damages.
- If you or authorized drivers use, or permit the use of, your U-Haul rental truck for any purpose other than personal do-it-yourself moving.



**SUPERSIZE YOUR PROTECTION!**



## STATE LICENSE INFORMATION:

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

**SOUTH CAROLINA** – 1-800-768-3467

**WASHINGTON** – 1-800-562-6900

In **FLORIDA**, ALI 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 Agreement is extended beyond 30 days, the coverage may be extended for one time only, for a period not to exceed 30 days. In New York, ALI may not be purchased where the rental period exceeds 30 consecutive days.

This brochure is a summary only of ALI. 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 ALI policy's terms, conditions, and exclusions. For that information and additional details, we invite you to review the policy at [uhaul.com/damagecoverage](http://uhaul.com/damagecoverage) or upon request at the U-Haul location from where you are renting the equipment.

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.



## REPWEST ARBITRATION AGREEMENT

### PLEASE READ THIS CAREFULLY. THIS AGREEMENT AFFECTS YOUR RIGHTS.

By agreeing to purchase the coverage ("Coverage" as defined below) from Repwest ("Repwest" as defined below), that is offered, among other ways, through U-Haul locations and U-Haul websites You ("You" as defined below) agree to the terms and conditions of this Repwest Arbitration Agreement ("Agreement").

1. Repwest and You agree that Repwest's Coverage has an effect on interstate commerce. Therefore, Repwest and You agree that this Agreement shall be construed and interpreted under the Federal Arbitration Act, 9 U.S.C. Section 1, et. seq.
2. Repwest and You agree that any and all Claims ("Claims" as defined below) between You and Repwest relating in any way to your purchase of Coverage from Repwest shall be submitted to binding Arbitration before the American Arbitration Association ("AAA") in accordance with the AAA Commercial Arbitration Rules and Supplementary Procedures for Consumer-Related Disputes ("AAA Rules"), and judgment may be entered on the Arbitration award by a Court of competent jurisdiction. You and Repwest agree that Claims submitted to Arbitration will be decided by a single Arbitrator who must be on the AAA National Roster of Commercial Arbitrators and selected in accordance with the AAA Rules. Arbitration is more informal than a lawsuit in court. Arbitration uses a neutral arbitrator instead of a judge or jury, allows for more limited discovery than in court, and is subject to very limited review by courts. Arbitrators have the authority to award the same damages and relief that a court can award.
3. **REPWEST AND YOU AGREE THAT CLAIMS MAY ONLY BE BROUGHT IN AN INDIVIDUAL CAPACITY AND IN THE NAME OF AN INDIVIDUAL PERSON OR ENTITY AND THAT CLAIMS MUST PROCEED ON AN INDIVIDUAL AND NON-CLASS AND NON-REPRESENTATIVE BASIS. REPWEST AND YOU AGREE THAT CLAIMS OF TWO OR MORE PERSONS MAY NOT BE JOINED OR CONSOLIDATED IN THE SAME ARBITRATION UNLESS ARISING FROM THE SAME TRANSACTION. FURTHERMORE, REPWEST AND YOU AGREE THAT NEITHER YOU NOR REPWEST MAY PURSUE THE CLAIMS IN ARBITRATION AS A CLASS ACTION OR PRIVATE ATTORNEY GENERAL ACTION OR OTHER REPRESENTATIVE ACTION NOR MAY ANY SUCH CLAIMS BE PURSUED ON EITHER OF OUR BEHALF IN ANY COURT, INCLUDING ASSIGNED CLAIMS. THE ARBITRATOR SHALL HAVE THE AUTHORITY TO AWARD RELIEF ONLY ON AN INDIVIDUAL AND NON-CLASS AND NON-REPRESENTATIVE BASIS.**
4. You acknowledge and agree that You voluntarily and knowingly entered into this Arbitration Agreement.
5. In the event this Agreement conflicts with any Arbitration Agreement in the Rental Contract Addendum, Document Holder, brochure or elsewhere, this Agreement shall control.

A complete copy of the Repwest Arbitration Agreement is available at [repwest.com/arbitration](http://repwest.com/arbitration).

# Safestor® ... Protection & Peace of Mind For Storage Customers

**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 stored in a U-Haul self-storage facility.\*

**Why Get Safestor?** If your belongings are worth storing, then they are worth protecting. Many storage customers are in the process of moving between homes or apartments and therefore may not have a homeowner's, renter's or other insurance policies to protect their goods. 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 a choice of four protection levels: \$1,000, \$5,000, \$10,000 and \$15,000 (protection is for actual cash value).\*\* There is a \$100 deductible for each covered loss.

**What Does Safestor Cover?** It protects you in case of loss or damage to your goods as a result of many perils, including those pictured below. **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 specifically provide protection for jewelry, furs, money, artwork, antiques, securities, documents or motorized vehicles.

Safestor does not provide protection for loss resulting from war, flood (ground or surface water), vermin 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 self-storage 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. Please note on your check the amount to be applied to storage rent and the amount for Safestor.

100%  
Burglary  
Coverage  
Available!

## Suggested Protection Levels:

Room Size	Protection Level
5x5	\$1,000
5x10	\$5,000-\$10,000
10x10 or Larger	\$10,000-\$15,000

**EXCLUSIONS: SEE YOUR SELF-STORAGE RENTAL AGREEMENT FOR ALL SAFESTOR TERMS AND CONDITIONS.**

**SAFESTOR®**

...A Wise Choice



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

\*\* Burglary protection is limited to 50% or 100% of the protection amount depending on your choice of coverage. Also, there must be visible signs of forced entry and a police report must be filed.

# Safetow®...Protection & Peace of Mind While Towing

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 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, 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, personal contents in towed vehicle and contents in towed trailer (subject to exclusions). Should your towed vehicle be damaged Safetow responds first, which means you can avoid having your own auto insurance carrier pay the claim, which could raise your monthly premiums.

Safetow provides protection for damage that occurs to your cargo or vehicle while being transported with a U-Haul® auto transport, tow dolly, tow bar or trailer and it provides up to \$500 protection for personal contents in your vehicle in tow. There is a \$100 deductible per occurrence.

### Protection Limits:

Coverage Amounts
\$ 5,000
\$ 10,000
\$ 15,000
\$ 20,000

Multiple Levels of Protection for Your Convenience



### Medical/Life Protection –

provides you with medical and life protection, as a result of an accident, 24 hours a day

for the duration of the rental contract (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

Safetow provides the protection and peace of mind you deserve while towing your vehicle or rented trailer.

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



...A Wise Choice