



# Turo Travels Mutual

## Guest Protection

Product Disclosure Statement





## **For more information, contact the Agent or Turo Travels Mutual:**

### **Agent – Turo Australia Pty Ltd**

Telephone: 1800 959 374

Post: Greenhouse Climate Tech Hub

180 George Street, Sydney, NSW 2000

Website: [www.turo.com](http://www.turo.com) and Help Centre: [help.turo.com](http://help.turo.com)

Claims email: [AUS-claims@turo.com](mailto:AUS-claims@turo.com)

### **Mutual – Turo Travels Mutual Limited**

Post: PO Box 21, Buddina, QLD, 4575

### **AFS Licensee – Picnic Licensing Pty Ltd**

Telephone: 02 8310 6981

Post: PO Box 21, Buddina, QLD, 4575

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# INTRODUCTION

## ABOUT THIS DOCUMENT

This Product Disclosure Statement (**PDS**) is an important legal document. It is designed to help you understand what you need to know about Turo Travels Mutual Limited (**Mutual** or **Turo Travels Mutual**) and the Guest Protection (**Protection**) so you can make an informed choice about whether or not you wish to join Turo Travels Mutual as a Member of the Mutual and how to apply for Protection.

The Mutual is the product issuer of the Guest Protection. It is provided by the Mutual on the terms contained in the PDS (subject to the operation of the Constitution of the Mutual). Guest Protection is distributed by Turo Australia Pty Ltd (**Agent**).

Before you decide whether to join the Mutual or to hold Protection, please read this PDS, the [Financial Services Guide](#)<sup>1</sup> and the [Constitution](#)<sup>2</sup> carefully.

Part 1 of this document contains important information about the Mutual, the Guest Protection and how to become a Member of Turo Travels Mutual including details about the rights and entitlements of Members and explains the benefits and risks that are relevant to purchasing Protection.

Part 2 of this document is the Guest Protection Wording. It contains the terms and conditions on which Guest Protection is provided by Turo Travels Mutual including the benefits, exclusions, conditions and other details about accessing the Protection including how to make a claim.

You will be given the opportunity to purchase Protection when you Reserve a Vehicle on the Turo platform and join as a Member of Turo Travels Mutual. At that time, you will be given details of the amount charged for that Protection (referred to as your Contribution).

A Schedule of Protection will be issued to you when you purchase Protection and this forms part of the terms and conditions of the Guest Protection. See Part 2 of this document for further details.

Turo Travels Mutual may update some of the information in the PDS from time to time without needing to notify you (but only if it is not materially adverse information). You can obtain a copy of any updated information by contacting the Agent or visiting [this page](#) at the Agent website.<sup>3</sup> A free paper or electronic copy of any updated information will be made available to you on request, at no charge. When necessary, Turo Travels Mutual will issue a supplementary or replacement document.

This document contains words that may have special meaning. Such words are characterised in Title Case. Their meaning for the purpose of this document is described in the [GLOSSARY](#).

For your quick reference, there are words in this document that are linked to other parts of the document or another document. Where a link exists, the word with the link will be shown in a different colour with an underline.

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<sup>1</sup> <https://turo.com/au/en/policies/turotravels>

<sup>2</sup> <https://turo.com/au/en/policies/turotravels>

<sup>3</sup> <https://turo.com/au/en/policies/turotravels>



## ABOUT THE MUTUAL

### What is Turo Travels Mutual?

Turo Travels Mutual is a non-profit company limited by guarantee that has been formed to operate a discretionary mutual fund to provide financial protection for the benefit of Hosts and users (Guests) who are Members of the Mutual. Turo Travels Mutual offers discretionary risk protection, including the Guest Protection solely to its Members. Claims on Turo Travels Mutual may only be made by Members.

Guest Protection is one of the financial risk products offered by the Mutual. It is a financial risk product regulated under the Corporations Act 2001 (Cth) and it is not insurance – it is known as “discretionary risk protection” or “protection”.

As a discretionary mutual, Turo Travels Mutual can use the combined purchasing power of its Members to spread the cost of risk and to provide additional benefits within the discretionary risk protection in areas where traditional insurers will not provide cover.

Turo Travels Mutual, the Agent and the Manager have worked closely with the community to design Guest Protection, a product that is tailored to the needs of the Guest Members of the community.

### Who is involved?

The Agent is an authorised representative (AR No: 1300021) of Picnic Licensing Pty Ltd (**Picnic**) (AFSL No: 532540). The Agent will act in all member-facing aspects for the Mutual and will offer membership and Protection on behalf of the Mutual, together with Turo Inc. (**Turo**), also an authorised representative (AR No: 1300018)

of Picnic. More information about the Agent and Turo is contained in the [Financial Services Guide](#).<sup>4</sup>

The Agent is your first point of contact for any enquiries about membership and Protection. Our contact details are at the front of this document.

Turo Travels Management Pty Ltd (**Manager**) provides financial and governance services to the Mutual. The Manager is an authorised representative of Picnic (AR No: 1300020). More information about the Manager is contained in the Financial Services Guide.

### How is Turo Travels Mutual managed?

The Board of Turo Travels Mutual manages the Mutual with the assistance of the Manager, who acts as a financial and governance manager, and the Agent, who acts in all services and claims interactions with Members as well as being membership administrator. The Agent will make offers of membership and Protection to eligible Guests who wish to participate and become a Member.

The Board must abide by the Constitution of Turo Travels Mutual, which sets out the objectives of the Mutual, its powers as a company limited by guarantee, the rules governing its operations, the eligibility criteria of Members, the election of directors and the conduct of Members’ and directors’ meetings.

It also contains the power to exercise discretion in response to a Member’s claim for Protection should a Member suffer Loss or Damage of the type described in the Protection Wording (see Part 2 of this document for full details of the terms of Protection).

Each Member of Turo Travels Mutual is entitled to appoint a representative to vote at a general meeting of members. One or more of the directors, including the Foundation Member

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<sup>4</sup> <https://turo.com/au/en/policies/turotravels>



Representative as defined in the Constitution, are also representatives of the Members.

The Board also has the discretion to appoint other non-executive and independent directors, allowing them to participate in the decision-making process and represent the membership base.

Members of Turo Travels Mutual have the right to have a claim for Protection considered by the Board and the Board has the absolute discretion to accept or refuse a Member's claim for Protection. Discretionary Protection is described in more detail on page 10.



## HOW DOES IT WORK?

### Member-based community

The structure of Turo Travels Mutual means it is owned by its Members and you will be invited to join as a Member when you are offered Protection. Only Members of Turo Travels Mutual are entitled to access the benefits of the Protection when they pay their Contribution.

The Mutual will use the combined resources of all Members to fund the Protection and other operating costs. The combined resources of Turo Travels Mutual as collected from all Members effectively funds the payment of Protection claims by the Mutual.

The advantage of the Mutual's structure is that it provides a cost effective way for Members to manage their financial risk. By managing the risk pool in this manner along with the tax advantages, Contributions can be kept to a minimum.

As a mutual, where Members are part of a community, it is incumbent on Members to engage as a community. The power of the community is that it creates scale, as a whole, allowing the variable loss experience of individual Members of the community to be pooled. Member ownership of the Mutual allows savings from that pooling to be retained by the Mutual for the benefit of the Members.

### Resilient Community

The success of the community is dependent on the Members. This includes how they manage their own risks and their behaviour relative to generally accepted norms. Failure of a Member to exhibit these desirable attributes may result in the Member no longer being welcome to continue participating as a Member of the Mutual.

### Strong Guest Member Attributes

Typical Guest Members of the Mutual are committed to proactive risk management and will have the following attributes:

- they follow the Turo Terms of Service;
- they provide information truthfully and accurately in respect to their Protection and claims;
- they fully cooperate with all reasonable requests in the course of processing any claim;
- they do not expect their product to protect them in situations that they can prevent, such as deliberately damaging a Protected Vehicle;
- they ensure they and Additional Drivers operate the Protected Vehicle legally and are appropriately licensed; and
- they take due precaution to minimise the chance of a Loss Event or further Loss including where relevant:
  - using the correct fuel when refuelling the Protected Vehicle;
  - ensuring the Protected Vehicle is secured;
  - securing the keys to the Protected Vehicle; and
  - not attempting to drive the Protected Vehicle if it is damaged.

If all Members adopt a mindful and respectful attitude to risk management then the Mutual will thrive and the pooled Contributions can be used widely to protect Members when they need it most.

When considering a Primary Guest Member's claim, the Mutual will expect that these attributes have been demonstrated by the Member. Where a Primary Guest Member has not demonstrated these attributes, the Mutual may exercise its discretion to accept the Member's claim either in part or not at all.



## GLOSSARY

Words with a special meaning:

**Accident:** An unintended, unforeseen, fortuitous or unanticipated happening or mishap, which is not expected or designed.

**Account:** The record held on the Turo platform which records your details, the details of any bookings on the Turo platform that you are associated with.

**Additional Driver:** A person who has been approved by Turo to drive the Protected Vehicle and is nominated by the Primary Guest when Reserving the Protected Vehicle and listed on the Schedule of Protection.

**AFSL:** Australian Financial Services Licence

**Agent:** Turo Australia Pty Ltd, ACN: 659 649 073 (AR No. 1300021) and its authorised subcontractors.

**APRA:** Australian Prudential Regulation Authority

**ASIC:** Australian Securities & Investments Commission

**Assessed Loss:** The amount that we have determined is the total of the Loss to the Protected Vehicle and/or Legal Liability amount.

**Board:** The Board of the directors of Turo Travels Mutual Limited.

**Catastrophic Events:** Significant events leading to large losses. Such events include but are not limited to:

- nuclear explosion or contamination, fire, flood, earthquake, tsunami, cyclone, severe storm and hail;
- pandemic and epidemic disease or health events;

- undeclared war, civil war, civil unrest, riot, insurrection, rebellion or revolution and hostilities;
- warlike acts by a military force or military personnel, or the destruction, seizure or use of property for military purpose;
- terrorism or threat of force or violence to a person or group or class of persons, or to property by one or more persons, claiming to be committed to a cause whether political, religious, ideological or similar purposes, including an intention to influence a government, or invoke fear.

**Constitution:** The current rules governing the relationship between the Mutual, its Members and Mutual Capital Instrument (**MCI**) holders. A copy can be obtained from the Agent on request, at no charge, or viewed at [this page](#) at the Agent website.<sup>5</sup>

**Contribution:** The amount we will charge you for the Protection for the duration of the Protection Period. See attached Exhibit based on daily price for the Protected Vehicle.

**Damage:** Physical harm to tangible property that impairs its value, usefulness or normal function.

**Dangerous Goods:** Substances or materials specified as such under the Australian Dangerous Goods Code (ADG Code) (or any equivalent or replacement thereof).

**Deductible:** The amount you are responsible for in the event of physical damage to the Protected Vehicle before you're eligible for Protection. This amount will vary according to the Protection Plan you choose and will be shown on your Schedule of Protection.

**Event:** One incident or all incidents of a series consequent upon or attributable to one originating cause.

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<sup>5</sup> <https://turo.com/au/en/policies/turotravels>



**GST:** Goods and services tax per the meaning given in the A New Tax System (Goods and Services Tax) Act 1999.

**Host:** The Turo Account holder that either owns, or has permission from the owner, to share the Protected Vehicle on the Turo platform.

**Limit(s) of Protection:** The applicable limit(s) provided by the Protection you hold, as stated in this PDS or on your Schedule of Protection.

**Loss, Losses, Lost:** Sudden and unforeseen physical loss.

**Manager:** Turo Travels Management Pty Ltd, ACN: 661 462 433 (AR No. 1300020).

**Mechanical Failure:** Confined wear and tear or breakdown of mechanical components, which includes the Vehicle's electrical system, suspension, engine or transmission. This consists of any damage resulting from wear and tear, manufacturer defect, lack of maintenance or upkeep along with any additional damages caused by the mechanical failure. Damages caused by guest negligence and intentional misuse is excluded from mechanical failure. Clutch damage is handled separately. Read our clutch policy (a copy of which can be obtained from the Agent on request, at no charge, or viewed at [this page](#) at the Agent Help Centre).<sup>6</sup>

**Member:** A person, corporation, organisation or entity that has been admitted to membership of the Mutual in accordance with the Constitution and, subject to the Constitution, is entitled to claim under the Protection.

**Mutual or Turo Travels Mutual:** Turo Travels Mutual Limited, ACN: 661 465 890.

**Mutual Capital Instrument, MCI:** A financial instrument issued by the Mutual in accordance with its Constitution and the MCI class

rights (in accordance with the Constitution) that provides funds to the Mutual to support its solvency.

**Picnic:** Picnic Licensing Pty Ltd, ACN: 647 642 117 (AFSL No: 532540).

**Primary Guest, Guest:** A person approved to Reserve the Protected Vehicle.

**Product Disclosure Statement (PDS):** The document and any Supplementary Product Disclosure Statement we issue for this product.

**Property Damage:** Physical loss, physical destruction or physical injury to tangible property, specifically excluding personal injury to any person.

**Protected Parties:**

- any person in charge of the Protected Vehicle in accordance with the Terms of Service;
- any passenger in, or on, the Protected Vehicle;
- your employer, partner or principal when the Protected Vehicle is used on behalf of any of them;
- Australian governments, local governments or statutory bodies when the Protected Vehicle is being used by or on behalf of any of them; and
- the legal representative of a deceased Protected Party.

**Protected Vehicle:** The Vehicle that you select for Reservation on the Turo platform that is the subject of this Protection. The Protected Vehicle will be set out in the Schedule of Protection.

**Protection, Guest Protection:** A miscellaneous financial risk product used to manage Primary Guest risks, issued to a Guest Member in accordance with the Constitution. The Guest Protection is described in this PDS.

<sup>6</sup> [https://help.turo.com/en\\_us/clutch-repair-reimbursement-SJfvUNIEc](https://help.turo.com/en_us/clutch-repair-reimbursement-SJfvUNIEc)





**Protection Period:** The duration of your Protection as defined in your Reservation and stated on your Schedule of Protection.

**Protection Plan, Plan:** The level of protection that you choose when making the Reservation on the Turo platform for the Protection Period. This will be shown on your Schedule of Protection.

**Reservation, Reserve:** The arrangement between a Host and a Primary Guest for the Primary Guest (and Additional Drivers) to use the Protected Vehicle for a period of time, arranged through the Turo platform.

**Schedule of Protection:** The current Schedule issued by the Mutual to you which sets out the scope and extent of the Protection granted to you including any Special Conditions applying to the Protection(s).

**Special Condition:** An additional term applied specifically to your Protection over and above the terms included in this PDS.

**Terms of Service:** The document titled Terms of Service which is issued by Turo and describes the operation of the Turo vehicle sharing platform. A copy can be obtained from the Agent on request, at no charge, or viewed at [this page](#) at the Agent website.<sup>7</sup>

**Total Loss:** where the Protected Vehicle is stolen and not recovered within a reasonable period of time, or suffers Loss or Damage and we consider either repairing it is unsafe or the cost of repairing it is uneconomical.

**Vehicle:** Any type of land based machine designed and registered for use on public roads on wheels or intended to be propelled by other than manual or animal power. This also includes the Vehicle's equipment, Accessories and modifications.

**We, us, our:** Turo Travels Mutual.

**You, your(s):** A Primary Guest Member who holds a Protection as described in your Schedule of Protection.

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<sup>7</sup> <https://turo.com/us/en/policies/terms>



# PART 1

## IMPORTANT INFORMATION

### DISCRETIONARY RISK PROTECTION

#### Why does the Board have discretion to approve claims?

By offering Protection that is discretionary and not an insurance product, the Mutual is able to offer its Members a financial product for management of their risks without establishing an insurance company. The Board has the absolute discretion to accept or reject a Member's claim. Discretionary protection is a financial product which is regulated by ASIC. ASIC supervises Picnic, as the holder of the AFSL in relation to offers of this product by the Agent and the Mutual.

APRA regulates insurance companies, but not discretionary mutuals such as Turo Travels Mutual. This means the Mutual is not subject to the prudential standards which apply to insurance companies and are set by APRA or the provisions of the Insurance Act 1973 (Cth). The Protection is not subject to the Insurance Contracts Act 1984 (Cth).

Insurance is different to Protection because an insurer must indemnify a policyholder if the claim comes within the policy terms and conditions. Protection involves the Board deciding whether to exercise its discretion to pay a claim based on its understanding of the Member's claim and its potential impact on the financial position of the Mutual.

The Board's discretion will be exercised fairly and consistently, and with all due consideration to the merits and circumstances of each claim and the terms and conditions for the Protection set out in Part 2 of this document. The Board comprises non-executive independent directors as well as representatives for the Foundation Member, the Manager, and representatives acting for MCI holders, in accordance with the Corporations Act 2001 (Cth).

The Board sets guidelines to ensure that they exercise discretion in the interests of the Members and they will consider whether your claim falls within the Protection Wording when deciding whether you qualify for the payment of your claim.

Notwithstanding that the Protection offered is not insurance, the Board seeks to maintain adequate claims provision, surplus assets, and insurance cover (to protect the Mutual from financial exposures). The Mutual also abides by governance policies and protocols which are benchmarked to the standard of the generally accepted practices expected of a general insurer as contained in APRA's prudential standards. There is no guarantee from the Federal Government's Financial Claims Scheme in the event of insolvency of the Mutual.

This PDS explains the scope of protection available to Guest Members, including the risk management and other behaviours expected of Guest Members, and this gives Guest Members an indication of the circumstances when the Board is likely to exercise its discretion in favour of the payment of a Guest Member's claim.

#### What are the Significant Risks?

Protection is a financial product and you should be aware of the following:

- Protection is not an insurance product.

The Mutual provides discretionary risk protection which is a 'miscellaneous financial risk product'. This means that there is no



automatic right of indemnity under the terms of the Protection. Instead, there is an automatic right to have a claim considered and the Member may ask the Board to exercise their discretion to indemnify them for the loss. The payment of all claims is at the discretion of the Board.

- Whether there is adequate funding of the Mutual

The Mutual will issue discretionary protections to other Members that are not Guest members and are not described in this PDS. The contributions of all Members are combined to fund the protections for all Members.

If the number of claims made in any one year by all Members exceeds the amount of contributions that the Mutual has set aside to pay claims, there could be a risk that a Protection claim would not be paid.

To address this risk, the Manager provides the Mutual professional advice as to the adequacy of the Contributions to meet likely claims liabilities. In addition, the Mutual purchases insurance cover to meet claims that exceed the Mutual's self-retention limit or that covers a given proportion of claims.

Upon the occurrence of a Catastrophic Event, the Board may make a decision not to pay any claims resulting from that event, or to make a reduced payment, in the interests of all Members. For instance, the Board may exercise its discretion to pay claims on a proportional basis depending on the total amount of Contributions collected from its Members and the number and size of claims, as a way to ensure that all Members with claims caused by a particular Catastrophic Event are treated fairly.

- A Member could lose their Protection entitlements if their membership is cancelled.

The Mutual is operated for the benefit of all Members. The Board reserves the right to expel Members in circumstances which are in

the best interests of the Members as a whole, or where a Member breaches the rules of membership or the Turo Terms of Service.

## FINANCIAL INFORMATION

### Cost of Protection

A Contribution is the amount you pay to Turo Travels Mutual for each Protection Period that you hold Guest Protection. Because the Mutual is a not-for-profit entity, there is no 'profit factor' built into the calculation of your Contribution.

Turo Travels Mutual calculates the amount of the Contribution based on key factors which are relevant to your risk, that risk being the possession and use of the Protected Vehicle and the obligations you have to maintain the condition of the protected Vehicle.

The cost of your Guest Protection depends on factors such as:

- The Reservation period. The longer the Reservation period, the higher the Contribution.
- The value of the Protected Vehicle. The higher the value of the Protected Vehicle, the higher the Contribution.
- Other factors such as the age of the Primary Guest and any Additional Drivers. Young drivers attract a higher Contribution.

Also, because the different Protection Plans include different levels of cover and different Deductibles, the Plan you select will impact on the cost of the Guest Protection.

These matters have been taken into account in setting our current contribution amounts for the Guest Protection. Details of these can be obtained from the Agent on request, at no charge, or viewed at



[this page](#) at the Agent Help Centre<sup>8</sup> or by daily vehicle price in the attached Exhibit.

### **Tax implications**

Your Contributions may be tax deductible. Contributions will be subject to GST. This will be included in your quotation when you Reserve a Vehicle on the Turo platform.

There is no stamp duty or other insurance taxes (e.g. emergency services levy) payable on the Contribution.

Turo Travels Mutual does not provide any advice on the individual tax treatment for Members of having membership and Protection or the treatment of any claims that are paid to Members. Members should seek their own advice on tax issues.

### **Dealing with surplus**

At the end of the financial year, there may be a 'surplus' of funds held by Turo Travels Mutual – this is the amount that Turo Travels Mutual retains and has not paid out in claims to Members at the end of the financial year.

The Mutual may in its discretion reserve these funds for additional and likely claims from Members and/or apply a surplus from a previous financial year to assist claim payments in future years as well as offer other benefits, reduce Contributions for Members, provide increased protection to Members, pay a dividend to MCI holders where appropriate to do so, or for any other use approved by the Board on the grounds that it is considered beneficial to the membership base (e.g. the development of risk management programs) or which is permissible under the Constitution.

Unlike other public companies, Members are not entitled to receive surplus funds on voluntary winding up or after the closure of the financial year in order to preserve the tax treatment.

If Turo Travels Mutual is wound up, the Mutual could use a surplus for the purposes of its objects including in any successor mutual or risk vehicle, to offer other products and services that benefit the Members or by transferring it to other non-profit organisations which provide benefits to the Members.

### **Estimating future payments**

On the advice of its professional consultants, the Agent and the Manager, Turo Travels Mutual will calculate the total amount of Contributions reasonably required to ensure that it will have appropriate financial resources to discharge claims liabilities.

Each year, Turo Travels Mutual will model its future claims liabilities to Members based on a mathematical model and actuarial advice. The Mutual will manage these future liabilities and payments through its risk assessment process and reserves.

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<sup>8</sup> [https://help.turo.com/choosing-a-protection-plan-au-guests-H1\\_MqEuSi](https://help.turo.com/choosing-a-protection-plan-au-guests-H1_MqEuSi)



## PROTECTION PERIOD

The Protection Period defines the period of time that the Protected Vehicle is protected for losses described in the [PROTECTION WORDING](#). The Protection Period commences when you pick up the Protected Vehicle (start of the Reservation) and ends at the Reservation end date and time. Your Schedule of Protection will show the Protection Period.

If you return the Protected Vehicle after the agreed Reservation end date and time, you may not be protected for Loss or Damage that occurs outside the Protection Period.

Your Protection and Membership will end at the end of the Protection Period.

If you Reserve the same Vehicle in multiple consecutive Reservations such that it is effectively one continuous Reservation, the Protection Plan selected on the earliest Reservation in the sequence will apply to the combined Protection Period.

## CANCELLING PROTECTION

Your Protection will cease when your Reservation ends or if you cancel the Reservation.

When a Reservation is cancelled on the Turo platform, the corresponding Protection Period will be cancelled. If the Reservation is cancelled by you within 24 hours of the agreed Reservation start date and time, there may be no refund of your Contribution. Please see [Turo's Terms of Service](#).<sup>9</sup>

If you end a trip early, before the Reservation end date and time, there is no refund Contribution for 'unused' Protection.

In certain circumstances the Mutual may void a Member's Protection if they violate the Turo Terms of Service and cancel a member's Membership of the Mutual. This includes, but is not limited to, situations where you have lodged a fraudulent claim or grossly misrepresented information about you in the Reservation process.

## CHANGING PROTECTION

Changes to the Reservation start and end dates and time as permitted by the Terms of Service and performed through the Turo platform will automatically be applied to your Protection Period.

Likewise, the addition of Additional Drivers to the Reservation will automatically be reflected in the Protection when approved by Turo through the Turo platform.

You may choose to change the level of Protection (your Protection Plan) that applies to the Reservation, prior to the start of the Reservation, in accordance with the Terms of Service through the Turo platform.

Your Schedule of Protection will be updated to show the new details and the date and time from which any approved changes apply.

Your Contribution for the Protection may change depending on the nature of the update.

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<sup>9</sup> <https://turo.com/us/en/policies/terms>



## PART 2

# PROTECTION WORDING

Limits apply to this Protection. They are summarised in the [LIMITS OF PROTECTION](#) section.

The level of Protection is defined by the Plan you select on the Turo platform when you Reserve the Protected Vehicle. The Plans are described at [this page](#) at the Agent Help Centre<sup>10</sup> (a copy of which can be obtained from the Agent on request, at no charge).

This description includes details of the benefits provided, and the Deductible that may be payable under each Plan.

The Plans available are as follows:

- [Premier](#)<sup>11</sup>
- [Standard](#)<sup>12</sup>
- [Minimum](#)<sup>13</sup>
- Legal Liability Only

## THE PROTECTION

### Legal Liability: to the Host

If you have selected the Premier, Standard or Minimum Protection Plans, we may protect you for any legal liability to pay compensation to the Host for theft, Loss of or Damage to the Protected Vehicle arising from your possession or use of the Protected Vehicle during the Protection Period in accordance with the Terms of Service.

<sup>10</sup> [https://help.turo.com/choosing-a-protection-plan-au-guests-H1\\_MqEuSi](https://help.turo.com/choosing-a-protection-plan-au-guests-H1_MqEuSi)

<sup>11</sup> [https://help.turo.com/choosing-a-protection-plan-au-guests-H1\\_MqEuSi](https://help.turo.com/choosing-a-protection-plan-au-guests-H1_MqEuSi)

This protection is secondary to any insurance coverage that you may have and applies to the amount the Guest is obligated to pay in excess of insurance that is available from the Guest and has been collected.

### Legal Liability: to third parties

We may protect your and any Protected Parties' legal liability to pay compensation for:

- Damage to other people's property (other than the Protected Vehicle); or
- death or bodily injury (but only where the legal liability is not covered or capable of being covered by any statutory or compulsory scheme, arrangement or policy),

as a result of an Accident that occurs in Australia during the Protection Period that is caused by:

- you or an Additional Driver driving, using or being in charge of the Protected Vehicle;
- goods being carried by or falling from the Protected Vehicle; or
- the operation of loading or unloading the Protected Vehicle.

## ADDITIONAL BENEFITS

You can also claim for additional benefits when you have selected the relevant Plan, as detailed in this section.

Limits apply and are summarised in the [LIMITS OF PROTECTION](#) section on page 15 of this document.

<sup>12</sup> [https://help.turo.com/choosing-a-protection-plan-au-guests-H1\\_MqEuSi](https://help.turo.com/choosing-a-protection-plan-au-guests-H1_MqEuSi)

<sup>13</sup> [https://help.turo.com/choosing-a-protection-plan-au-guests-H1\\_MqEuSi](https://help.turo.com/choosing-a-protection-plan-au-guests-H1_MqEuSi)



## Emergency Repairs

If we accept a claim for theft, Loss of or Damage to the Protected Vehicle, we may protect the reasonable cost of emergency repairs that you are required to make to the Protected Vehicle following a protected event.

## LIMITS OF PROTECTION

The following limits apply to the Protection.

### Legal Liability: to the Host

The absolute highest amount, after the deductible, that we would pay for theft, Loss of or Damage to the Protected Vehicle is \$200,000 for any Event.

### Legal Liability: to third parties

The Limits of Protection for Legal Liability: to third parties include all legal costs and expenses, including any covered debris clean-up costs and fire extinguishment costs.

- The Limit of Protection in respect of all claims arising from one Event is \$20,000,000.

### Emergency Repairs

- The reasonable amount approved by the Host of the Protected Vehicle

## EXCLUSIONS

The Board will not exercise its discretion to pay claims under this Guest Protection for any of the following circumstances:

- The person operating the Protected Vehicle at the time of the Event was not the Primary Guest or an approved Additional Driver on the Schedule of Protection effective at that time.
- The Event occurred after the end date and time of the Reservation.
- Interior damage to the Protected Vehicle.
- Wear and tear to the Protected Vehicle.
- Mechanical Failure caused by neglect or abuse of the Protected Vehicle by you or any other occupant.
- A dishonest, fraudulent, reckless, criminal or malicious act or omission by you or any other person.
- Consequential Loss or any financial expenses incurred as a result of you not being able to use the Protected Vehicle.
- When, at the time of the Event, the Protected Vehicle was:
  - being used in contravention of the Turo Terms of Service;
  - being used in a race, contest, trial, test, hill climb or any similar activity;
  - being used to move Dangerous Goods or substances that pollute or contaminate;
  - within an area of an airfield that is restricted and not accessible to the general public;
- Any amount to compensate for, or liability arising from, the death or bodily injury of any driver or occupant of the Protected Vehicle.
- Any amount to compensate for, or liability arising from, the death or bodily injury where any policy of insurance or self-insurance is required for the liability under a statutory or compulsory scheme.



## CLAIMS

### Making Claims

You must report damage to the Protected Vehicle through the Turo platform within 24 hours of the end of the Protection Period. The Board may apply its discretion to accept claims reported after this period.

We may subsequently need you to provide additional information or make the Protected Vehicle available for assessment or inspection by us or our representative if it is still in your possession.

As a person who is/was a Member of Turo Travels Mutual when the Event occurred, you will have an automatic right to have your claim for Protection considered by the Board of the Mutual.

The Agent will manage claims on behalf of the Mutual and may make recommendations to the Board on whether or not to accept a claim and the amount to be paid. At its discretion, Turo Travels Mutual may elect to take over the management or defence of any claim or recovery action.

The Board's discretion to refuse or reduce a claim is absolute. The Board has the power to pay claims that do not fall within the terms and conditions in Part 2 of this document. If the Board exercises its discretion not to pay the claim, or to pay only part of the claim, we shall advise you promptly.

In the event that a claim is submitted and there is fraudulent or dishonest conduct on the part of a party who is not a Primary Guest Member, the Board will make an assessment of all of the circumstances that led to the Loss or Damage in deciding whether to pay the Primary Guest Member's claim or not.

### Assessing Claims

You must not repair any property prior to advising the Host of the Loss or Damage and allowing us the opportunity to assess the Loss or Damage, unless emergency repairs are required to prevent further Loss or Damage to the Protected Vehicle and have been approved by the Host of the Protected Vehicle and the Agent.

We require you to give us and the Agent your full cooperation and comply with all our reasonable requests in relation to your claim, including but not limited to;

- supplying all information completely, truthfully and honestly about:
  - the incident giving rise to the claim; and
  - you or anyone else protected under your Protection;
- providing assistance needed to recover our costs from other parties including (if applicable) under your personal car insurance, travel insurance or other insurance sources;
- within a reasonable timeframe of our request, providing any information, written statements, evidence and help we may need in defending, prosecuting and investigating the claim;
- attending an interview with our assessor or investigator;
- assisting any other agents appointed by us (such as solicitors); and
- attending court to give evidence.

If you receive any demand or claim arising out of any incident, copies of these are to be sent to us immediately. Furthermore, you must assist us in taking or defending legal action in your name, the Host's name or the name of the Protected Vehicle's owner, including providing statements to legal representatives and appearance at trial or any other court proceedings.





## Claim Deductible

All claims are subject to a Deductible which is displayed on your Schedule of Protection and is a function of the Protection Plan you select.

For any claims against you relating to theft, Loss of or Damage to the Protected Vehicle, you will only be entitled to protection for any amount that exceeds the Deductible and you do not have a right to claim unless the Deductible is exceeded.

## Claims with \$0 Deductibles

A Deductible of \$0 applies to claims for Legal Liability: to third parties protection.

## Accepting Claims

In most cases your claim will be accepted when you first make the claim using the information you have provided. This acceptance may be provisional, subject to the assessment of the Loss or Damage.

Where the claim is not able to be immediately accepted, it will be presented for review by the Board of the Mutual, or a committee appointed to represent the Board.

## Settling Claims

We will never pay more than the limits described in the [LIMITS OF PROTECTION](#) section.

We may commence or defend legal action in your name and recover our costs from a third party.

## Appointing a Representative

If you want to appoint someone to represent you, then you need to tell us and we need to agree. Once you, as Primary Guest, have lodged your claim, you can appoint someone to manage your claim for you like an employee or volunteer.

However, you can't appoint someone who has a conflict of interest – for example, someone who supplies goods or services to the Mutual for your claim such as a repairer or motor dealer.



## COMPLAINTS

In this section, references to we/us/our include the Agent.

### Making a complaint

We are committed to ensuring our products and services meet your expectations and we value feedback on how we are performing. The Agent's customer care team is the first point of contact and will aim to resolve your complaint. [CONTACT DETAILS](#) are set out on page 2.

We will acknowledge your complaint immediately and we attempt to resolve your complaint within 15 business days of the date we receive your complaint.

If you have a complaint about any of the services provided by us or any other person engaged by us, please contact the Agent on the contact details provided on page 2 of this document.

### Escalating a complaint

If you are not satisfied with our decision or if your complaint remains unresolved after 15 business days, you may refer the matter to our Internal Dispute Resolution (**IDR**) team.

Disputes processed by the IDR team will be presented to a Review Committee. The review will be guided by the principles of good faith, equity and merit. If you are still unhappy with the outcome, you can choose to have the matter resolved externally.

### External Dispute Resolution

If you are not satisfied with the outcome of your complaint or we do not resolve your complaint within 45 calendar days of the date on which we first received your complaint, you can contact the Australian Financial Complaints Authority (**AFCA**). This independent body provides its service free of charge and we will abide by the outcome. The decision is not binding on you.

AFCA is an external complaints resolution scheme approved by ASIC to provide free advice and assistance to consumers to help them in resolving complaints relating to members of the financial services industry. Information about AFCA, and the types of disputes that it can consider, can be found at its website.

Membership of AFCA is held by Picnic as the authorising licensee of the Manager and the Agent.

## Australian Financial Complaints Authority (AFCA)

Phone: 1800 931 678

Website: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Post: GPO Box 3, Melbourne VIC 3001.



## Turo Travels Mutual - Exhibit

Contribution based on daily vehicle price (excluding GST)

Daily Vehicle Price	Decline (Liability Only)	Minimum	Standard	Premier
\$20.00	\$2.00	\$2.00	\$6.00	\$10.00
\$21.00	\$2.00	\$2.10	\$6.30	\$10.50
\$22.00	\$2.00	\$2.20	\$6.60	\$11.00
\$23.00	\$2.00	\$2.30	\$6.90	\$11.50
\$24.00	\$2.00	\$2.40	\$7.20	\$12.00
\$25.00	\$2.00	\$2.50	\$7.50	\$12.50
\$26.00	\$2.00	\$2.60	\$7.80	\$13.00
\$27.00	\$2.00	\$2.70	\$8.10	\$13.50
\$28.00	\$2.00	\$2.80	\$8.40	\$14.00
\$29.00	\$2.00	\$2.90	\$8.70	\$14.50
\$30.00	\$2.00	\$3.00	\$9.00	\$15.00
\$31.00	\$2.00	\$3.10	\$9.30	\$15.50
\$32.00	\$2.00	\$3.20	\$9.60	\$16.00
\$33.00	\$2.00	\$3.30	\$9.90	\$16.50
\$34.00	\$2.00	\$3.40	\$10.20	\$17.00
\$35.00	\$2.00	\$3.50	\$10.50	\$17.50
\$36.00	\$2.00	\$3.60	\$10.80	\$18.00
\$37.00	\$2.00	\$3.70	\$11.10	\$18.50
\$38.00	\$2.00	\$3.80	\$11.40	\$19.00
\$39.00	\$2.00	\$3.90	\$11.70	\$19.50
\$40.00	\$2.00	\$4.00	\$12.00	\$20.00
\$41.00	\$2.00	\$4.10	\$12.30	\$20.50
\$42.00	\$2.00	\$4.20	\$12.60	\$21.00
\$43.00	\$2.00	\$4.30	\$12.90	\$21.50
\$44.00	\$2.00	\$4.40	\$13.20	\$22.00

Daily Vehicle Price	Decline (Liability Only)	Minimum	Standard	Premier
\$45.00	\$2.00	\$4.50	\$13.50	\$22.50
\$46.00	\$2.00	\$4.60	\$13.80	\$23.00
\$47.00	\$2.00	\$4.70	\$14.10	\$23.50
\$48.00	\$2.00	\$4.80	\$14.40	\$24.00
\$49.00	\$2.00	\$4.90	\$14.70	\$24.50
\$50.00	\$2.00	\$5.00	\$15.00	\$25.00
\$51.00	\$2.00	\$5.10	\$15.30	\$25.50
\$52.00	\$2.00	\$5.20	\$15.60	\$26.00
\$53.00	\$2.00	\$5.30	\$15.90	\$26.50
\$54.00	\$2.00	\$5.40	\$16.20	\$27.00
\$55.00	\$2.00	\$5.50	\$16.50	\$27.50
\$56.00	\$2.00	\$5.60	\$16.80	\$28.00
\$57.00	\$2.00	\$5.70	\$17.10	\$28.50
\$58.00	\$2.00	\$5.80	\$17.40	\$29.00
\$59.00	\$2.00	\$5.90	\$17.70	\$29.50
\$60.00	\$2.00	\$6.00	\$18.00	\$30.00
\$61.00	\$2.00	\$6.10	\$18.30	\$30.50
\$62.00	\$2.00	\$6.20	\$18.60	\$31.00
\$63.00	\$2.00	\$6.30	\$18.90	\$31.50
\$64.00	\$2.00	\$6.40	\$19.20	\$32.00
\$65.00	\$2.00	\$6.50	\$19.50	\$32.50
\$66.00	\$2.00	\$6.60	\$19.80	\$33.00
\$67.00	\$2.00	\$6.70	\$20.10	\$33.50
\$68.00	\$2.00	\$6.80	\$20.40	\$34.00
\$69.00	\$2.00	\$6.90	\$20.70	\$34.50
\$70.00	\$2.00	\$7.00	\$21.00	\$35.00
\$71.00	\$2.00	\$7.10	\$21.30	\$35.50
\$72.00	\$2.00	\$7.20	\$21.60	\$36.00
\$73.00	\$2.00	\$7.30	\$21.90	\$36.50



Daily Vehicle Price	Decline (Liability Only)	Minimum	Standard	Premier
\$74.00	\$2.00	\$7.40	\$22.20	\$37.00
\$75.00	\$2.00	\$7.50	\$22.50	\$37.50
\$76.00	\$2.00	\$7.60	\$22.80	\$38.00
\$77.00	\$2.00	\$7.70	\$23.10	\$38.50
\$78.00	\$2.00	\$7.80	\$23.40	\$39.00
\$79.00	\$2.00	\$7.90	\$23.70	\$39.50
\$80.00	\$2.00	\$8.00	\$24.00	\$40.00
\$81.00	\$2.00	\$8.10	\$24.30	\$40.50
\$82.00	\$2.00	\$8.20	\$24.60	\$41.00
\$83.00	\$2.00	\$8.30	\$24.90	\$41.50
\$84.00	\$2.00	\$8.40	\$25.20	\$42.00
\$85.00	\$2.00	\$8.50	\$25.50	\$42.50
\$86.00	\$2.00	\$8.60	\$25.80	\$43.00
\$87.00	\$2.00	\$8.70	\$26.10	\$43.50
\$88.00	\$2.00	\$8.80	\$26.40	\$44.00
\$89.00	\$2.00	\$8.90	\$26.70	\$44.50
\$90.00	\$2.00	\$9.00	\$27.00	\$45.00
\$91.00	\$2.00	\$9.10	\$27.30	\$45.50
\$92.00	\$2.00	\$9.20	\$27.60	\$46.00
\$93.00	\$2.00	\$9.30	\$27.90	\$46.50
\$94.00	\$2.00	\$9.40	\$28.20	\$47.00
\$95.00	\$2.00	\$9.50	\$28.50	\$47.50
\$96.00	\$2.00	\$9.60	\$28.80	\$48.00
\$97.00	\$2.00	\$9.70	\$29.10	\$48.50
\$98.00	\$2.00	\$9.80	\$29.40	\$49.00
\$99.00	\$2.00	\$9.90	\$29.70	\$49.50
\$100.00	\$2.00	\$10.00	\$30.00	\$50.00
\$101.00	\$2.00	\$10.10	\$30.30	\$50.50
\$102.00	\$2.00	\$10.20	\$30.60	\$51.00

Daily Vehicle Price	Decline (Liability Only)	Minimum	Standard	Premier
\$103.00	\$2.00	\$10.30	\$30.90	\$51.50
\$104.00	\$2.00	\$10.40	\$31.20	\$52.00
\$105.00	\$2.00	\$10.50	\$31.50	\$52.50
\$106.00	\$2.00	\$10.60	\$31.80	\$53.00
\$107.00	\$2.00	\$10.70	\$32.10	\$53.50
\$108.00	\$2.00	\$10.80	\$32.40	\$54.00
\$109.00	\$2.00	\$10.90	\$32.70	\$54.50
\$110.00	\$2.00	\$11.00	\$33.00	\$55.00
\$111.00	\$2.00	\$11.10	\$33.30	\$55.50
\$112.00	\$2.00	\$11.20	\$33.60	\$56.00
\$113.00	\$2.00	\$11.30	\$33.90	\$56.50
\$114.00	\$2.00	\$11.40	\$34.20	\$57.00
\$115.00	\$2.00	\$11.50	\$34.50	\$57.50
\$116.00	\$2.00	\$11.60	\$34.80	\$58.00
\$117.00	\$2.00	\$11.70	\$35.10	\$58.50
\$118.00	\$2.00	\$11.80	\$35.40	\$59.00
\$119.00	\$2.00	\$11.90	\$35.70	\$59.50
\$120.00	\$2.00	\$12.00	\$36.00	\$60.00
\$121.00	\$2.00	\$12.10	\$36.30	\$60.50
\$122.00	\$2.00	\$12.20	\$36.60	\$61.00
\$123.00	\$2.00	\$12.30	\$36.90	\$61.50
\$124.00	\$2.00	\$12.40	\$37.20	\$62.00
\$125.00	\$2.00	\$12.50	\$37.50	\$62.50
\$126.00	\$2.00	\$12.60	\$37.80	\$63.00
\$127.00	\$2.00	\$12.70	\$38.10	\$63.50
\$128.00	\$2.00	\$12.80	\$38.40	\$64.00
\$129.00	\$2.00	\$12.90	\$38.70	\$64.50
\$130.00	\$2.00	\$13.00	\$39.00	\$65.00
\$131.00	\$2.00	\$13.10	\$39.30	\$65.50



Daily Vehicle Price	Decline (Liability Only)	Minimum	Standard	Premier
\$132.00	\$2.00	\$13.20	\$39.60	\$66.00
\$133.00	\$2.00	\$13.30	\$39.90	\$66.50
\$134.00	\$2.00	\$13.40	\$40.20	\$67.00
\$135.00	\$2.00	\$13.50	\$40.50	\$67.50
\$136.00	\$2.00	\$13.60	\$40.80	\$68.00
\$137.00	\$2.00	\$13.70	\$41.10	\$68.50
\$138.00	\$2.00	\$13.80	\$41.40	\$69.00
\$139.00	\$2.00	\$13.90	\$41.70	\$69.50
\$140.00	\$2.00	\$14.00	\$42.00	\$70.00
\$141.00	\$2.00	\$14.10	\$42.30	\$70.50
\$142.00	\$2.00	\$14.20	\$42.60	\$71.00
\$143.00	\$2.00	\$14.30	\$42.90	\$71.50
\$144.00	\$2.00	\$14.40	\$43.20	\$72.00
\$145.00	\$2.00	\$14.50	\$43.50	\$72.50
\$146.00	\$2.00	\$14.60	\$43.80	\$73.00
\$147.00	\$2.00	\$14.70	\$44.10	\$73.50
\$148.00	\$2.00	\$14.80	\$44.40	\$74.00
\$149.00	\$2.00	\$14.90	\$44.70	\$74.50
\$150.00	\$2.00	\$15.00	\$45.00	\$75.00
\$151.00	\$2.00	\$15.10	\$45.30	\$75.50
\$152.00	\$2.00	\$15.20	\$45.60	\$76.00
\$153.00	\$2.00	\$15.30	\$45.90	\$76.50
\$154.00	\$2.00	\$15.40	\$46.20	\$77.00
\$155.00	\$2.00	\$15.50	\$46.50	\$77.50
\$156.00	\$2.00	\$15.60	\$46.80	\$78.00
\$157.00	\$2.00	\$15.70	\$47.10	\$78.50
\$158.00	\$2.00	\$15.80	\$47.40	\$79.00
\$159.00	\$2.00	\$15.90	\$47.70	\$79.50
\$160.00	\$2.00	\$16.00	\$48.00	\$80.00

Daily Vehicle Price	Decline (Liability Only)	Minimum	Standard	Premier
\$161.00	\$2.00	\$16.10	\$48.30	\$80.50
\$162.00	\$2.00	\$16.20	\$48.60	\$81.00
\$163.00	\$2.00	\$16.30	\$48.90	\$81.50
\$164.00	\$2.00	\$16.40	\$49.20	\$82.00
\$165.00	\$2.00	\$16.50	\$49.50	\$82.50
\$166.00	\$2.00	\$16.60	\$49.80	\$83.00
\$167.00	\$2.00	\$16.70	\$50.10	\$83.50
\$168.00	\$2.00	\$16.80	\$50.40	\$84.00
\$169.00	\$2.00	\$16.90	\$50.70	\$84.50
\$170.00	\$2.00	\$17.00	\$51.00	\$85.00
\$171.00	\$2.00	\$17.10	\$51.30	\$85.50
\$172.00	\$2.00	\$17.20	\$51.60	\$86.00
\$173.00	\$2.00	\$17.30	\$51.90	\$86.50
\$174.00	\$2.00	\$17.40	\$52.20	\$87.00
\$175.00	\$2.00	\$17.50	\$52.50	\$87.50
\$176.00	\$2.00	\$17.60	\$52.80	\$88.00
\$177.00	\$2.00	\$17.70	\$53.10	\$88.50
\$178.00	\$2.00	\$17.80	\$53.40	\$89.00
\$179.00	\$2.00	\$17.90	\$53.70	\$89.50
\$180.00	\$2.00	\$18.00	\$54.00	\$90.00
\$181.00	\$2.00	\$18.10	\$54.30	\$90.50
\$182.00	\$2.00	\$18.20	\$54.60	\$91.00
\$183.00	\$2.00	\$18.30	\$54.90	\$91.50
\$184.00	\$2.00	\$18.40	\$55.20	\$92.00
\$185.00	\$2.00	\$18.50	\$55.50	\$92.50
\$186.00	\$2.00	\$18.60	\$55.80	\$93.00
\$187.00	\$2.00	\$18.70	\$56.10	\$93.50
\$188.00	\$2.00	\$18.80	\$56.40	\$94.00
\$189.00	\$2.00	\$18.90	\$56.70	\$94.50



Daily Vehicle Price	Decline (Liability Only)	Minimum	Standard	Premier
\$190.00	\$2.00	\$19.00	\$57.00	\$95.00
\$191.00	\$2.00	\$19.10	\$57.30	\$95.50
\$192.00	\$2.00	\$19.20	\$57.60	\$96.00
\$193.00	\$2.00	\$19.30	\$57.90	\$96.50
\$194.00	\$2.00	\$19.40	\$58.20	\$97.00
\$195.00	\$2.00	\$19.50	\$58.50	\$97.50
\$196.00	\$2.00	\$19.60	\$58.80	\$98.00
\$197.00	\$2.00	\$19.70	\$59.10	\$98.50
\$198.00	\$2.00	\$19.80	\$59.40	\$99.00
\$199.00	\$2.00	\$19.90	\$59.70	\$99.50
\$200.00	\$2.00	\$20.00	\$60.00	\$100.00
\$201.00	\$2.00	\$20.10	\$60.30	\$100.50
\$202.00	\$2.00	\$20.20	\$60.60	\$101.00
\$203.00	\$2.00	\$20.30	\$60.90	\$101.50
\$204.00	\$2.00	\$20.40	\$61.20	\$102.00
\$205.00	\$2.00	\$20.50	\$61.50	\$102.50
\$206.00	\$2.00	\$20.60	\$61.80	\$103.00
\$207.00	\$2.00	\$20.70	\$62.10	\$103.50
\$208.00	\$2.00	\$20.80	\$62.40	\$104.00
\$209.00	\$2.00	\$20.90	\$62.70	\$104.50
\$210.00	\$2.00	\$21.00	\$63.00	\$105.00
\$211.00	\$2.00	\$21.10	\$63.30	\$105.50
\$212.00	\$2.00	\$21.20	\$63.60	\$106.00
\$213.00	\$2.00	\$21.30	\$63.90	\$106.50
\$214.00	\$2.00	\$21.40	\$64.20	\$107.00
\$215.00	\$2.00	\$21.50	\$64.50	\$107.50
\$216.00	\$2.00	\$21.60	\$64.80	\$108.00
\$217.00	\$2.00	\$21.70	\$65.10	\$108.50
\$218.00	\$2.00	\$21.80	\$65.40	\$109.00

Daily Vehicle Price	Decline (Liability Only)	Minimum	Standard	Premier
\$219.00	\$2.00	\$21.90	\$65.70	\$109.50
\$220.00	\$2.00	\$22.00	\$66.00	\$110.00
\$221.00	\$2.00	\$22.10	\$66.30	\$110.50
\$222.00	\$2.00	\$22.20	\$66.60	\$111.00
\$223.00	\$2.00	\$22.30	\$66.90	\$111.50
\$224.00	\$2.00	\$22.40	\$67.20	\$112.00
\$225.00	\$2.00	\$22.50	\$67.50	\$112.50
\$226.00	\$2.00	\$22.60	\$67.80	\$113.00
\$227.00	\$2.00	\$22.70	\$68.10	\$113.50
\$228.00	\$2.00	\$22.80	\$68.40	\$114.00
\$229.00	\$2.00	\$22.90	\$68.70	\$114.50
\$230.00	\$2.00	\$23.00	\$69.00	\$115.00
\$231.00	\$2.00	\$23.10	\$69.30	\$115.50
\$232.00	\$2.00	\$23.20	\$69.60	\$116.00
\$233.00	\$2.00	\$23.30	\$69.90	\$116.50
\$234.00	\$2.00	\$23.40	\$70.20	\$117.00
\$235.00	\$2.00	\$23.50	\$70.50	\$117.50
\$236.00	\$2.00	\$23.60	\$70.80	\$118.00
\$237.00	\$2.00	\$23.70	\$71.10	\$118.50
\$238.00	\$2.00	\$23.80	\$71.40	\$119.00
\$239.00	\$2.00	\$23.90	\$71.70	\$119.50
\$240.00	\$2.00	\$24.00	\$72.00	\$120.00
\$241.00	\$2.00	\$24.10	\$72.30	\$120.50
\$242.00	\$2.00	\$24.20	\$72.60	\$121.00
\$243.00	\$2.00	\$24.30	\$72.90	\$121.50
\$244.00	\$2.00	\$24.40	\$73.20	\$122.00
\$245.00	\$2.00	\$24.50	\$73.50	\$122.50
\$246.00	\$2.00	\$24.60	\$73.80	\$123.00
\$247.00	\$2.00	\$24.70	\$74.10	\$123.50



Daily Vehicle Price	Decline (Liability Only)	Minimum	Standard	Premier
\$248.00	\$2.00	\$24.80	\$74.40	\$124.00
\$249.00	\$2.00	\$24.90	\$74.70	\$124.50
\$250.00	\$2.00	\$25.00	\$75.00	\$125.00
\$251.00	\$2.00	\$25.10	\$75.30	\$125.50
\$252.00	\$2.00	\$25.20	\$75.60	\$126.00
\$253.00	\$2.00	\$25.30	\$75.90	\$126.50
\$254.00	\$2.00	\$25.40	\$76.20	\$127.00
\$255.00	\$2.00	\$25.50	\$76.50	\$127.50
\$256.00	\$2.00	\$25.60	\$76.80	\$128.00
\$257.00	\$2.00	\$25.70	\$77.10	\$128.50
\$258.00	\$2.00	\$25.80	\$77.40	\$129.00
\$259.00	\$2.00	\$25.90	\$77.70	\$129.50
\$260.00	\$2.00	\$26.00	\$78.00	\$130.00
\$261.00	\$2.00	\$26.10	\$78.30	\$130.50
\$262.00	\$2.00	\$26.20	\$78.60	\$131.00
\$263.00	\$2.00	\$26.30	\$78.90	\$131.50
\$264.00	\$2.00	\$26.40	\$79.20	\$132.00
\$265.00	\$2.00	\$26.50	\$79.50	\$132.50
\$266.00	\$2.00	\$26.60	\$79.80	\$133.00
\$267.00	\$2.00	\$26.70	\$80.10	\$133.50
\$268.00	\$2.00	\$26.80	\$80.40	\$134.00
\$269.00	\$2.00	\$26.90	\$80.70	\$134.50
\$270.00	\$2.00	\$27.00	\$81.00	\$135.00
\$271.00	\$2.00	\$27.10	\$81.30	\$135.50
\$272.00	\$2.00	\$27.20	\$81.60	\$136.00
\$273.00	\$2.00	\$27.30	\$81.90	\$136.50
\$274.00	\$2.00	\$27.40	\$82.20	\$137.00
\$275.00	\$2.00	\$27.50	\$82.50	\$137.50
\$276.00	\$2.00	\$27.60	\$82.80	\$138.00

Daily Vehicle Price	Decline (Liability Only)	Minimum	Standard	Premier
\$277.00	\$2.00	\$27.70	\$83.10	\$138.50
\$278.00	\$2.00	\$27.80	\$83.40	\$139.00
\$279.00	\$2.00	\$27.90	\$83.70	\$139.50
\$280.00	\$2.00	\$28.00	\$84.00	\$140.00
\$281.00	\$2.00	\$28.10	\$84.30	\$140.50
\$282.00	\$2.00	\$28.20	\$84.60	\$141.00
\$283.00	\$2.00	\$28.30	\$84.90	\$141.50
\$284.00	\$2.00	\$28.40	\$85.20	\$142.00
\$285.00	\$2.00	\$28.50	\$85.50	\$142.50
\$286.00	\$2.00	\$28.60	\$85.80	\$143.00
\$287.00	\$2.00	\$28.70	\$86.10	\$143.50
\$288.00	\$2.00	\$28.80	\$86.40	\$144.00
\$289.00	\$2.00	\$28.90	\$86.70	\$144.50
\$290.00	\$2.00	\$29.00	\$87.00	\$145.00
\$291.00	\$2.00	\$29.10	\$87.30	\$145.50
\$292.00	\$2.00	\$29.20	\$87.60	\$146.00
\$293.00	\$2.00	\$29.30	\$87.90	\$146.50
\$294.00	\$2.00	\$29.40	\$88.20	\$147.00
\$295.00	\$2.00	\$29.50	\$88.50	\$147.50
\$296.00	\$2.00	\$29.60	\$88.80	\$148.00
\$297.00	\$2.00	\$29.70	\$89.10	\$148.50
\$298.00	\$2.00	\$29.80	\$89.40	\$149.00
\$299.00	\$2.00	\$29.90	\$89.70	\$149.50
\$300.00	\$2.00	\$30.00	\$90.00	\$150.00
\$301.00	\$2.00	\$30.10	\$90.30	\$150.50
\$302.00	\$2.00	\$30.20	\$90.60	\$151.00
\$303.00	\$2.00	\$30.30	\$90.90	\$151.50
\$304.00	\$2.00	\$30.40	\$91.20	\$152.00
\$305.00	\$2.00	\$30.50	\$91.50	\$152.50



Daily Vehicle Price	Decline (Liability Only)	Minimum	Standard	Premier
\$306.00	\$2.00	\$30.60	\$91.80	\$153.00
\$307.00	\$2.00	\$30.70	\$92.10	\$153.50
\$308.00	\$2.00	\$30.80	\$92.40	\$154.00
\$309.00	\$2.00	\$30.90	\$92.70	\$154.50
\$310.00	\$2.00	\$31.00	\$93.00	\$155.00
\$311.00	\$2.00	\$31.10	\$93.30	\$155.50
\$312.00	\$2.00	\$31.20	\$93.60	\$156.00
\$313.00	\$2.00	\$31.30	\$93.90	\$156.50
\$314.00	\$2.00	\$31.40	\$94.20	\$157.00
\$315.00	\$2.00	\$31.50	\$94.50	\$157.50
\$316.00	\$2.00	\$31.60	\$94.80	\$158.00
\$317.00	\$2.00	\$31.70	\$95.10	\$158.50
\$318.00	\$2.00	\$31.80	\$95.40	\$159.00
\$319.00	\$2.00	\$31.90	\$95.70	\$159.50
\$320.00	\$2.00	\$32.00	\$96.00	\$160.00
\$321.00	\$2.00	\$32.10	\$96.30	\$160.50
\$322.00	\$2.00	\$32.20	\$96.60	\$161.00
\$323.00	\$2.00	\$32.30	\$96.90	\$161.50
\$324.00	\$2.00	\$32.40	\$97.20	\$162.00
\$325.00	\$2.00	\$32.50	\$97.50	\$162.50
\$326.00	\$2.00	\$32.60	\$97.80	\$163.00
\$327.00	\$2.00	\$32.70	\$98.10	\$163.50
\$328.00	\$2.00	\$32.80	\$98.40	\$164.00
\$329.00	\$2.00	\$32.90	\$98.70	\$164.50
\$330.00	\$2.00	\$33.00	\$99.00	\$165.00
\$331.00	\$2.00	\$33.10	\$99.30	\$165.50
\$332.00	\$2.00	\$33.20	\$99.60	\$166.00
\$333.00	\$2.00	\$33.30	\$99.90	\$166.50
\$334.00	\$2.00	\$33.40	\$100.20	\$167.00

Daily Vehicle Price	Decline (Liability Only)	Minimum	Standard	Premier
\$335.00	\$2.00	\$33.50	\$100.50	\$167.50
\$336.00	\$2.00	\$33.60	\$100.80	\$168.00
\$337.00	\$2.00	\$33.70	\$101.10	\$168.50
\$338.00	\$2.00	\$33.80	\$101.40	\$169.00
\$339.00	\$2.00	\$33.90	\$101.70	\$169.50
\$340.00	\$2.00	\$34.00	\$102.00	\$170.00
\$341.00	\$2.00	\$34.10	\$102.30	\$170.50
\$342.00	\$2.00	\$34.20	\$102.60	\$171.00
\$343.00	\$2.00	\$34.30	\$102.90	\$171.50
\$344.00	\$2.00	\$34.40	\$103.20	\$172.00
\$345.00	\$2.00	\$34.50	\$103.50	\$172.50
\$346.00	\$2.00	\$34.60	\$103.80	\$173.00
\$347.00	\$2.00	\$34.70	\$104.10	\$173.50
\$348.00	\$2.00	\$34.80	\$104.40	\$174.00
\$349.00	\$2.00	\$34.90	\$104.70	\$174.50
\$350.00	\$2.00	\$35.00	\$105.00	\$175.00
\$351.00	\$2.00	\$35.10	\$105.30	\$175.50
\$352.00	\$2.00	\$35.20	\$105.60	\$176.00
\$353.00	\$2.00	\$35.30	\$105.90	\$176.50
\$354.00	\$2.00	\$35.40	\$106.20	\$177.00
\$355.00	\$2.00	\$35.50	\$106.50	\$177.50
\$356.00	\$2.00	\$35.60	\$106.80	\$178.00
\$357.00	\$2.00	\$35.70	\$107.10	\$178.50
\$358.00	\$2.00	\$35.80	\$107.40	\$179.00
\$359.00	\$2.00	\$35.90	\$107.70	\$179.50
\$360.00	\$2.00	\$36.00	\$108.00	\$180.00
\$361.00	\$2.00	\$36.10	\$108.30	\$180.50
\$362.00	\$2.00	\$36.20	\$108.60	\$181.00
\$363.00	\$2.00	\$36.30	\$108.90	\$181.50





Daily Vehicle Price	Decline (Liability Only)	Minimum	Standard	Premier
\$364.00	\$2.00	\$36.40	\$109.20	\$182.00
\$365.00	\$2.00	\$36.50	\$109.50	\$182.50
\$366.00	\$2.00	\$36.60	\$109.80	\$183.00
\$367.00	\$2.00	\$36.70	\$110.10	\$183.50
\$368.00	\$2.00	\$36.80	\$110.40	\$184.00
\$369.00	\$2.00	\$36.90	\$110.70	\$184.50
\$370.00	\$2.00	\$37.00	\$111.00	\$185.00
\$371.00	\$2.00	\$37.10	\$111.30	\$185.50
\$372.00	\$2.00	\$37.20	\$111.60	\$186.00
\$373.00	\$2.00	\$37.30	\$111.90	\$186.50
\$374.00	\$2.00	\$37.40	\$112.20	\$187.00
\$375.00	\$2.00	\$37.50	\$112.50	\$187.50
\$376.00	\$2.00	\$37.60	\$112.80	\$188.00
\$377.00	\$2.00	\$37.70	\$113.10	\$188.50
\$378.00	\$2.00	\$37.80	\$113.40	\$189.00
\$379.00	\$2.00	\$37.90	\$113.70	\$189.50
\$380.00	\$2.00	\$38.00	\$114.00	\$190.00
\$381.00	\$2.00	\$38.10	\$114.30	\$190.50
\$382.00	\$2.00	\$38.20	\$114.60	\$191.00
\$383.00	\$2.00	\$38.30	\$114.90	\$191.50
\$384.00	\$2.00	\$38.40	\$115.20	\$192.00
\$385.00	\$2.00	\$38.50	\$115.50	\$192.50
\$386.00	\$2.00	\$38.60	\$115.80	\$193.00
\$387.00	\$2.00	\$38.70	\$116.10	\$193.50
\$388.00	\$2.00	\$38.80	\$116.40	\$194.00
\$389.00	\$2.00	\$38.90	\$116.70	\$194.50
\$390.00	\$2.00	\$39.00	\$117.00	\$195.00
\$391.00	\$2.00	\$39.10	\$117.30	\$195.50
\$392.00	\$2.00	\$39.20	\$117.60	\$196.00

Daily Vehicle Price	Decline (Liability Only)	Minimum	Standard	Premier
\$393.00	\$2.00	\$39.30	\$117.90	\$196.50
\$394.00	\$2.00	\$39.40	\$118.20	\$197.00
\$395.00	\$2.00	\$39.50	\$118.50	\$197.50
\$396.00	\$2.00	\$39.60	\$118.80	\$198.00
\$397.00	\$2.00	\$39.70	\$119.10	\$198.50
\$398.00	\$2.00	\$39.80	\$119.40	\$199.00
\$399.00	\$2.00	\$39.90	\$119.70	\$199.50
\$400.00	\$2.00	\$40.00	\$120.00	\$200.00
\$401.00	\$2.00	\$40.10	\$120.30	\$200.50
\$402.00	\$2.00	\$40.20	\$120.60	\$201.00
\$403.00	\$2.00	\$40.30	\$120.90	\$201.50
\$404.00	\$2.00	\$40.40	\$121.20	\$202.00
\$405.00	\$2.00	\$40.50	\$121.50	\$202.50
\$406.00	\$2.00	\$40.60	\$121.80	\$203.00
\$407.00	\$2.00	\$40.70	\$122.10	\$203.50
\$408.00	\$2.00	\$40.80	\$122.40	\$204.00
\$409.00	\$2.00	\$40.90	\$122.70	\$204.50
\$410.00	\$2.00	\$41.00	\$123.00	\$205.00
\$411.00	\$2.00	\$41.10	\$123.30	\$205.50
\$412.00	\$2.00	\$41.20	\$123.60	\$206.00
\$413.00	\$2.00	\$41.30	\$123.90	\$206.50
\$414.00	\$2.00	\$41.40	\$124.20	\$207.00
\$415.00	\$2.00	\$41.50	\$124.50	\$207.50
\$416.00	\$2.00	\$41.60	\$124.80	\$208.00
\$417.00	\$2.00	\$41.70	\$125.10	\$208.50
\$418.00	\$2.00	\$41.80	\$125.40	\$209.00
\$419.00	\$2.00	\$41.90	\$125.70	\$209.50
\$420.00	\$2.00	\$42.00	\$126.00	\$210.00
\$421.00	\$2.00	\$42.10	\$126.30	\$210.50



Daily Vehicle Price	Decline (Liability Only)	Minimum	Standard	Premier
\$422.00	\$2.00	\$42.20	\$126.60	\$211.00
\$423.00	\$2.00	\$42.30	\$126.90	\$211.50
\$424.00	\$2.00	\$42.40	\$127.20	\$212.00
\$425.00	\$2.00	\$42.50	\$127.50	\$212.50
\$426.00	\$2.00	\$42.60	\$127.80	\$213.00
\$427.00	\$2.00	\$42.70	\$128.10	\$213.50
\$428.00	\$2.00	\$42.80	\$128.40	\$214.00
\$429.00	\$2.00	\$42.90	\$128.70	\$214.50
\$430.00	\$2.00	\$43.00	\$129.00	\$215.00
\$431.00	\$2.00	\$43.10	\$129.30	\$215.50
\$432.00	\$2.00	\$43.20	\$129.60	\$216.00
\$433.00	\$2.00	\$43.30	\$129.90	\$216.50
\$434.00	\$2.00	\$43.40	\$130.20	\$217.00
\$435.00	\$2.00	\$43.50	\$130.50	\$217.50
\$436.00	\$2.00	\$43.60	\$130.80	\$218.00
\$437.00	\$2.00	\$43.70	\$131.10	\$218.50
\$438.00	\$2.00	\$43.80	\$131.40	\$219.00
\$439.00	\$2.00	\$43.90	\$131.70	\$219.50
\$440.00	\$2.00	\$44.00	\$132.00	\$220.00
\$441.00	\$2.00	\$44.10	\$132.30	\$220.50
\$442.00	\$2.00	\$44.20	\$132.60	\$221.00
\$443.00	\$2.00	\$44.30	\$132.90	\$221.50
\$444.00	\$2.00	\$44.40	\$133.20	\$222.00
\$445.00	\$2.00	\$44.50	\$133.50	\$222.50
\$446.00	\$2.00	\$44.60	\$133.80	\$223.00
\$447.00	\$2.00	\$44.70	\$134.10	\$223.50
\$448.00	\$2.00	\$44.80	\$134.40	\$224.00
\$449.00	\$2.00	\$44.90	\$134.70	\$224.50
\$450.00	\$2.00	\$45.00	\$135.00	\$225.00

Daily Vehicle Price	Decline (Liability Only)	Minimum	Standard	Premier
\$451.00	\$2.00	\$45.10	\$135.30	\$225.50
\$452.00	\$2.00	\$45.20	\$135.60	\$226.00
\$453.00	\$2.00	\$45.30	\$135.90	\$226.50
\$454.00	\$2.00	\$45.40	\$136.20	\$227.00
\$455.00	\$2.00	\$45.50	\$136.50	\$227.50
\$456.00	\$2.00	\$45.60	\$136.80	\$228.00
\$457.00	\$2.00	\$45.70	\$137.10	\$228.50
\$458.00	\$2.00	\$45.80	\$137.40	\$229.00
\$459.00	\$2.00	\$45.90	\$137.70	\$229.50
\$460.00	\$2.00	\$46.00	\$138.00	\$230.00
\$461.00	\$2.00	\$46.10	\$138.30	\$230.50
\$462.00	\$2.00	\$46.20	\$138.60	\$231.00
\$463.00	\$2.00	\$46.30	\$138.90	\$231.50
\$464.00	\$2.00	\$46.40	\$139.20	\$232.00
\$465.00	\$2.00	\$46.50	\$139.50	\$232.50
\$466.00	\$2.00	\$46.60	\$139.80	\$233.00
\$467.00	\$2.00	\$46.70	\$140.10	\$233.50
\$468.00	\$2.00	\$46.80	\$140.40	\$234.00
\$469.00	\$2.00	\$46.90	\$140.70	\$234.50
\$470.00	\$2.00	\$47.00	\$141.00	\$235.00
\$471.00	\$2.00	\$47.10	\$141.30	\$235.50
\$472.00	\$2.00	\$47.20	\$141.60	\$236.00
\$473.00	\$2.00	\$47.30	\$141.90	\$236.50
\$474.00	\$2.00	\$47.40	\$142.20	\$237.00
\$475.00	\$2.00	\$47.50	\$142.50	\$237.50
\$476.00	\$2.00	\$47.60	\$142.80	\$238.00
\$477.00	\$2.00	\$47.70	\$143.10	\$238.50
\$478.00	\$2.00	\$47.80	\$143.40	\$239.00
\$479.00	\$2.00	\$47.90	\$143.70	\$239.50



Daily Vehicle Price	Decline (Liability Only)	Minimum	Standard	Premier
\$480.00	\$2.00	\$48.00	\$144.00	\$240.00
\$481.00	\$2.00	\$48.10	\$144.30	\$240.50
\$482.00	\$2.00	\$48.20	\$144.60	\$241.00
\$483.00	\$2.00	\$48.30	\$144.90	\$241.50
\$484.00	\$2.00	\$48.40	\$145.20	\$242.00
\$485.00	\$2.00	\$48.50	\$145.50	\$242.50
\$486.00	\$2.00	\$48.60	\$145.80	\$243.00
\$487.00	\$2.00	\$48.70	\$146.10	\$243.50
\$488.00	\$2.00	\$48.80	\$146.40	\$244.00
\$489.00	\$2.00	\$48.90	\$146.70	\$244.50
\$490.00	\$2.00	\$49.00	\$147.00	\$245.00
\$491.00	\$2.00	\$49.10	\$147.30	\$245.50
\$492.00	\$2.00	\$49.20	\$147.60	\$246.00
\$493.00	\$2.00	\$49.30	\$147.90	\$246.50
\$494.00	\$2.00	\$49.40	\$148.20	\$247.00
\$495.00	\$2.00	\$49.50	\$148.50	\$247.50
\$496.00	\$2.00	\$49.60	\$148.80	\$248.00
\$497.00	\$2.00	\$49.70	\$149.10	\$248.50
\$498.00	\$2.00	\$49.80	\$149.40	\$249.00
\$499.00	\$2.00	\$49.90	\$149.70	\$249.50
\$500.00	\$2.00	\$50.00	\$150.00	\$250.00
\$501.00	\$2.00	\$50.10	\$150.30	\$250.50
\$502.00	\$2.00	\$50.20	\$150.60	\$251.00
\$503.00	\$2.00	\$50.30	\$150.90	\$251.50
\$504.00	\$2.00	\$50.40	\$151.20	\$252.00
\$505.00	\$2.00	\$50.50	\$151.50	\$252.50
\$506.00	\$2.00	\$50.60	\$151.80	\$253.00
\$507.00	\$2.00	\$50.70	\$152.10	\$253.50
\$508.00	\$2.00	\$50.80	\$152.40	\$254.00

Daily Vehicle Price	Decline (Liability Only)	Minimum	Standard	Premier
\$509.00	\$2.00	\$50.90	\$152.70	\$254.50
\$510.00	\$2.00	\$51.00	\$153.00	\$255.00
\$511.00	\$2.00	\$51.10	\$153.30	\$255.50
\$512.00	\$2.00	\$51.20	\$153.60	\$256.00
\$513.00	\$2.00	\$51.30	\$153.90	\$256.50
\$514.00	\$2.00	\$51.40	\$154.20	\$257.00
\$515.00	\$2.00	\$51.50	\$154.50	\$257.50
\$516.00	\$2.00	\$51.60	\$154.80	\$258.00
\$517.00	\$2.00	\$51.70	\$155.10	\$258.50
\$518.00	\$2.00	\$51.80	\$155.40	\$259.00
\$519.00	\$2.00	\$51.90	\$155.70	\$259.50
\$520.00	\$2.00	\$52.00	\$156.00	\$260.00
\$521.00	\$2.00	\$52.10	\$156.30	\$260.50
\$522.00	\$2.00	\$52.20	\$156.60	\$261.00
\$523.00	\$2.00	\$52.30	\$156.90	\$261.50
\$524.00	\$2.00	\$52.40	\$157.20	\$262.00
\$525.00	\$2.00	\$52.50	\$157.50	\$262.50
\$526.00	\$2.00	\$52.60	\$157.80	\$263.00
\$527.00	\$2.00	\$52.70	\$158.10	\$263.50
\$528.00	\$2.00	\$52.80	\$158.40	\$264.00
\$529.00	\$2.00	\$52.90	\$158.70	\$264.50
\$530.00	\$2.00	\$53.00	\$159.00	\$265.00
\$531.00	\$2.00	\$53.10	\$159.30	\$265.50
\$532.00	\$2.00	\$53.20	\$159.60	\$266.00
\$533.00	\$2.00	\$53.30	\$159.90	\$266.50
\$534.00	\$2.00	\$53.40	\$160.20	\$267.00
\$535.00	\$2.00	\$53.50	\$160.50	\$267.50
\$536.00	\$2.00	\$53.60	\$160.80	\$268.00
\$537.00	\$2.00	\$53.70	\$161.10	\$268.50



Daily Vehicle Price	Decline (Liability Only)	Minimum	Standard	Premier
\$538.00	\$2.00	\$53.80	\$161.40	\$269.00
\$539.00	\$2.00	\$53.90	\$161.70	\$269.50
\$540.00	\$2.00	\$54.00	\$162.00	\$270.00
\$541.00	\$2.00	\$54.10	\$162.30	\$270.50
\$542.00	\$2.00	\$54.20	\$162.60	\$271.00
\$543.00	\$2.00	\$54.30	\$162.90	\$271.50
\$544.00	\$2.00	\$54.40	\$163.20	\$272.00
\$545.00	\$2.00	\$54.50	\$163.50	\$272.50
\$546.00	\$2.00	\$54.60	\$163.80	\$273.00
\$547.00	\$2.00	\$54.70	\$164.10	\$273.50
\$548.00	\$2.00	\$54.80	\$164.40	\$274.00
\$549.00	\$2.00	\$54.90	\$164.70	\$274.50
\$550.00	\$2.00	\$55.00	\$165.00	\$275.00
\$551.00	\$2.00	\$55.10	\$165.30	\$275.50
\$552.00	\$2.00	\$55.20	\$165.60	\$276.00
\$553.00	\$2.00	\$55.30	\$165.90	\$276.50
\$554.00	\$2.00	\$55.40	\$166.20	\$277.00
\$555.00	\$2.00	\$55.50	\$166.50	\$277.50
\$556.00	\$2.00	\$55.60	\$166.80	\$278.00
\$557.00	\$2.00	\$55.70	\$167.10	\$278.50
\$558.00	\$2.00	\$55.80	\$167.40	\$279.00
\$559.00	\$2.00	\$55.90	\$167.70	\$279.50
\$560.00	\$2.00	\$56.00	\$168.00	\$280.00
\$561.00	\$2.00	\$56.10	\$168.30	\$280.50
\$562.00	\$2.00	\$56.20	\$168.60	\$281.00
\$563.00	\$2.00	\$56.30	\$168.90	\$281.50
\$564.00	\$2.00	\$56.40	\$169.20	\$282.00
\$565.00	\$2.00	\$56.50	\$169.50	\$282.50
\$566.00	\$2.00	\$56.60	\$169.80	\$283.00

Daily Vehicle Price	Decline (Liability Only)	Minimum	Standard	Premier
\$567.00	\$2.00	\$56.70	\$170.10	\$283.50
\$568.00	\$2.00	\$56.80	\$170.40	\$284.00
\$569.00	\$2.00	\$56.90	\$170.70	\$284.50
\$570.00	\$2.00	\$57.00	\$171.00	\$285.00
\$571.00	\$2.00	\$57.10	\$171.30	\$285.50
\$572.00	\$2.00	\$57.20	\$171.60	\$286.00
\$573.00	\$2.00	\$57.30	\$171.90	\$286.50
\$574.00	\$2.00	\$57.40	\$172.20	\$287.00
\$575.00	\$2.00	\$57.50	\$172.50	\$287.50
\$576.00	\$2.00	\$57.60	\$172.80	\$288.00
\$577.00	\$2.00	\$57.70	\$173.10	\$288.50
\$578.00	\$2.00	\$57.80	\$173.40	\$289.00
\$579.00	\$2.00	\$57.90	\$173.70	\$289.50
\$580.00	\$2.00	\$58.00	\$174.00	\$290.00
\$581.00	\$2.00	\$58.10	\$174.30	\$290.50
\$582.00	\$2.00	\$58.20	\$174.60	\$291.00
\$583.00	\$2.00	\$58.30	\$174.90	\$291.50
\$584.00	\$2.00	\$58.40	\$175.20	\$292.00
\$585.00	\$2.00	\$58.50	\$175.50	\$292.50
\$586.00	\$2.00	\$58.60	\$175.80	\$293.00
\$587.00	\$2.00	\$58.70	\$176.10	\$293.50
\$588.00	\$2.00	\$58.80	\$176.40	\$294.00
\$589.00	\$2.00	\$58.90	\$176.70	\$294.50
\$590.00	\$2.00	\$59.00	\$177.00	\$295.00
\$591.00	\$2.00	\$59.10	\$177.30	\$295.50
\$592.00	\$2.00	\$59.20	\$177.60	\$296.00
\$593.00	\$2.00	\$59.30	\$177.90	\$296.50
\$594.00	\$2.00	\$59.40	\$178.20	\$297.00
\$595.00	\$2.00	\$59.50	\$178.50	\$297.50



Daily Vehicle Price	Decline (Liability Only)	Minimum	Standard	Premier
\$596.00	\$2.00	\$59.60	\$178.80	\$298.00
\$597.00	\$2.00	\$59.70	\$179.10	\$298.50
\$598.00	\$2.00	\$59.80	\$179.40	\$299.00
\$599.00	\$2.00	\$59.90	\$179.70	\$299.50
\$600.00	\$2.00	\$60.00	\$180.00	\$300.00
\$601.00	\$2.00	\$60.10	\$180.30	\$300.50
\$602.00	\$2.00	\$60.20	\$180.60	\$301.00
\$603.00	\$2.00	\$60.30	\$180.90	\$301.50
\$604.00	\$2.00	\$60.40	\$181.20	\$302.00
\$605.00	\$2.00	\$60.50	\$181.50	\$302.50
\$606.00	\$2.00	\$60.60	\$181.80	\$303.00
\$607.00	\$2.00	\$60.70	\$182.10	\$303.50
\$608.00	\$2.00	\$60.80	\$182.40	\$304.00
\$609.00	\$2.00	\$60.90	\$182.70	\$304.50
\$610.00	\$2.00	\$61.00	\$183.00	\$305.00
\$611.00	\$2.00	\$61.10	\$183.30	\$305.50
\$612.00	\$2.00	\$61.20	\$183.60	\$306.00
\$613.00	\$2.00	\$61.30	\$183.90	\$306.50
\$614.00	\$2.00	\$61.40	\$184.20	\$307.00
\$615.00	\$2.00	\$61.50	\$184.50	\$307.50
\$616.00	\$2.00	\$61.60	\$184.80	\$308.00
\$617.00	\$2.00	\$61.70	\$185.10	\$308.50
\$618.00	\$2.00	\$61.80	\$185.40	\$309.00
\$619.00	\$2.00	\$61.90	\$185.70	\$309.50
\$620.00	\$2.00	\$62.00	\$186.00	\$310.00
\$621.00	\$2.00	\$62.10	\$186.30	\$310.50
\$622.00	\$2.00	\$62.20	\$186.60	\$311.00
\$623.00	\$2.00	\$62.30	\$186.90	\$311.50
\$624.00	\$2.00	\$62.40	\$187.20	\$312.00

Daily Vehicle Price	Decline (Liability Only)	Minimum	Standard	Premier
\$625.00	\$2.00	\$62.50	\$187.50	\$312.50
\$626.00	\$2.00	\$62.60	\$187.80	\$313.00
\$627.00	\$2.00	\$62.70	\$188.10	\$313.50
\$628.00	\$2.00	\$62.80	\$188.40	\$314.00
\$629.00	\$2.00	\$62.90	\$188.70	\$314.50
\$630.00	\$2.00	\$63.00	\$189.00	\$315.00
\$631.00	\$2.00	\$63.10	\$189.30	\$315.50
\$632.00	\$2.00	\$63.20	\$189.60	\$316.00
\$633.00	\$2.00	\$63.30	\$189.90	\$316.50
\$634.00	\$2.00	\$63.40	\$190.20	\$317.00
\$635.00	\$2.00	\$63.50	\$190.50	\$317.50
\$636.00	\$2.00	\$63.60	\$190.80	\$318.00
\$637.00	\$2.00	\$63.70	\$191.10	\$318.50
\$638.00	\$2.00	\$63.80	\$191.40	\$319.00
\$639.00	\$2.00	\$63.90	\$191.70	\$319.50
\$640.00	\$2.00	\$64.00	\$192.00	\$320.00
\$641.00	\$2.00	\$64.10	\$192.30	\$320.50
\$642.00	\$2.00	\$64.20	\$192.60	\$321.00
\$643.00	\$2.00	\$64.30	\$192.90	\$321.50
\$644.00	\$2.00	\$64.40	\$193.20	\$322.00
\$645.00	\$2.00	\$64.50	\$193.50	\$322.50
\$646.00	\$2.00	\$64.60	\$193.80	\$323.00
\$647.00	\$2.00	\$64.70	\$194.10	\$323.50
\$648.00	\$2.00	\$64.80	\$194.40	\$324.00
\$649.00	\$2.00	\$64.90	\$194.70	\$324.50
\$650.00	\$2.00	\$65.00	\$195.00	\$325.00
\$651.00	\$2.00	\$65.10	\$195.30	\$325.50
\$652.00	\$2.00	\$65.20	\$195.60	\$326.00
\$653.00	\$2.00	\$65.30	\$195.90	\$326.50



Daily Vehicle Price	Decline (Liability Only)	Minimum	Standard	Premier
\$654.00	\$2.00	\$65.40	\$196.20	\$327.00
\$655.00	\$2.00	\$65.50	\$196.50	\$327.50
\$656.00	\$2.00	\$65.60	\$196.80	\$328.00
\$657.00	\$2.00	\$65.70	\$197.10	\$328.50
\$658.00	\$2.00	\$65.80	\$197.40	\$329.00
\$659.00	\$2.00	\$65.90	\$197.70	\$329.50
\$660.00	\$2.00	\$66.00	\$198.00	\$330.00
\$661.00	\$2.00	\$66.10	\$198.30	\$330.50
\$662.00	\$2.00	\$66.20	\$198.60	\$331.00
\$663.00	\$2.00	\$66.30	\$198.90	\$331.50
\$664.00	\$2.00	\$66.40	\$199.20	\$332.00
\$665.00	\$2.00	\$66.50	\$199.50	\$332.50
\$666.00	\$2.00	\$66.60	\$199.80	\$333.00
\$667.00	\$2.00	\$66.70	\$200.10	\$333.50
\$668.00	\$2.00	\$66.80	\$200.40	\$334.00
\$669.00	\$2.00	\$66.90	\$200.70	\$334.50
\$670.00	\$2.00	\$67.00	\$201.00	\$335.00
\$671.00	\$2.00	\$67.10	\$201.30	\$335.50
\$672.00	\$2.00	\$67.20	\$201.60	\$336.00
\$673.00	\$2.00	\$67.30	\$201.90	\$336.50
\$674.00	\$2.00	\$67.40	\$202.20	\$337.00
\$675.00	\$2.00	\$67.50	\$202.50	\$337.50
\$676.00	\$2.00	\$67.60	\$202.80	\$338.00
\$677.00	\$2.00	\$67.70	\$203.10	\$338.50
\$678.00	\$2.00	\$67.80	\$203.40	\$339.00
\$679.00	\$2.00	\$67.90	\$203.70	\$339.50
\$680.00	\$2.00	\$68.00	\$204.00	\$340.00
\$681.00	\$2.00	\$68.10	\$204.30	\$340.50
\$682.00	\$2.00	\$68.20	\$204.60	\$341.00

Daily Vehicle Price	Decline (Liability Only)	Minimum	Standard	Premier
\$683.00	\$2.00	\$68.30	\$204.90	\$341.50
\$684.00	\$2.00	\$68.40	\$205.20	\$342.00
\$685.00	\$2.00	\$68.50	\$205.50	\$342.50
\$686.00	\$2.00	\$68.60	\$205.80	\$343.00
\$687.00	\$2.00	\$68.70	\$206.10	\$343.50
\$688.00	\$2.00	\$68.80	\$206.40	\$344.00
\$689.00	\$2.00	\$68.90	\$206.70	\$344.50
\$690.00	\$2.00	\$69.00	\$207.00	\$345.00
\$691.00	\$2.00	\$69.10	\$207.30	\$345.50
\$692.00	\$2.00	\$69.20	\$207.60	\$346.00
\$693.00	\$2.00	\$69.30	\$207.90	\$346.50
\$694.00	\$2.00	\$69.40	\$208.20	\$347.00
\$695.00	\$2.00	\$69.50	\$208.50	\$347.50
\$696.00	\$2.00	\$69.60	\$208.80	\$348.00
\$697.00	\$2.00	\$69.70	\$209.10	\$348.50
\$698.00	\$2.00	\$69.80	\$209.40	\$349.00
\$699.00	\$2.00	\$69.90	\$209.70	\$349.50
\$700.00	\$2.00	\$70.00	\$210.00	\$350.00
\$701.00	\$2.00	\$70.10	\$210.30	\$350.50
\$702.00	\$2.00	\$70.20	\$210.60	\$351.00
\$703.00	\$2.00	\$70.30	\$210.90	\$351.50
\$704.00	\$2.00	\$70.40	\$211.20	\$352.00
\$705.00	\$2.00	\$70.50	\$211.50	\$352.50
\$706.00	\$2.00	\$70.60	\$211.80	\$353.00
\$707.00	\$2.00	\$70.70	\$212.10	\$353.50
\$708.00	\$2.00	\$70.80	\$212.40	\$354.00
\$709.00	\$2.00	\$70.90	\$212.70	\$354.50
\$710.00	\$2.00	\$71.00	\$213.00	\$355.00
\$711.00	\$2.00	\$71.10	\$213.30	\$355.50



Daily Vehicle Price	Decline (Liability Only)	Minimum	Standard	Premier
\$712.00	\$2.00	\$71.20	\$213.60	\$356.00
\$713.00	\$2.00	\$71.30	\$213.90	\$356.50
\$714.00	\$2.00	\$71.40	\$214.20	\$357.00
\$715.00	\$2.00	\$71.50	\$214.50	\$357.50
\$716.00	\$2.00	\$71.60	\$214.80	\$358.00
\$717.00	\$2.00	\$71.70	\$215.10	\$358.50
\$718.00	\$2.00	\$71.80	\$215.40	\$359.00
\$719.00	\$2.00	\$71.90	\$215.70	\$359.50
\$720.00	\$2.00	\$72.00	\$216.00	\$360.00
\$721.00	\$2.00	\$72.10	\$216.30	\$360.50
\$722.00	\$2.00	\$72.20	\$216.60	\$361.00
\$723.00	\$2.00	\$72.30	\$216.90	\$361.50
\$724.00	\$2.00	\$72.40	\$217.20	\$362.00
\$725.00	\$2.00	\$72.50	\$217.50	\$362.50
\$726.00	\$2.00	\$72.60	\$217.80	\$363.00
\$727.00	\$2.00	\$72.70	\$218.10	\$363.50
\$728.00	\$2.00	\$72.80	\$218.40	\$364.00
\$729.00	\$2.00	\$72.90	\$218.70	\$364.50
\$730.00	\$2.00	\$73.00	\$219.00	\$365.00
\$731.00	\$2.00	\$73.10	\$219.30	\$365.50
\$732.00	\$2.00	\$73.20	\$219.60	\$366.00
\$733.00	\$2.00	\$73.30	\$219.90	\$366.50
\$734.00	\$2.00	\$73.40	\$220.20	\$367.00
\$735.00	\$2.00	\$73.50	\$220.50	\$367.50
\$736.00	\$2.00	\$73.60	\$220.80	\$368.00
\$737.00	\$2.00	\$73.70	\$221.10	\$368.50
\$738.00	\$2.00	\$73.80	\$221.40	\$369.00
\$739.00	\$2.00	\$73.90	\$221.70	\$369.50
\$740.00	\$2.00	\$74.00	\$222.00	\$370.00

Daily Vehicle Price	Decline (Liability Only)	Minimum	Standard	Premier
\$741.00	\$2.00	\$74.10	\$222.30	\$370.50
\$742.00	\$2.00	\$74.20	\$222.60	\$371.00
\$743.00	\$2.00	\$74.30	\$222.90	\$371.50
\$744.00	\$2.00	\$74.40	\$223.20	\$372.00
\$745.00	\$2.00	\$74.50	\$223.50	\$372.50
\$746.00	\$2.00	\$74.60	\$223.80	\$373.00
\$747.00	\$2.00	\$74.70	\$224.10	\$373.50
\$748.00	\$2.00	\$74.80	\$224.40	\$374.00
\$749.00	\$2.00	\$74.90	\$224.70	\$374.50
\$750.00	\$2.00	\$75.00	\$225.00	\$375.00
\$751.00	\$2.00	\$75.10	\$225.30	\$375.50
\$752.00	\$2.00	\$75.20	\$225.60	\$376.00
\$753.00	\$2.00	\$75.30	\$225.90	\$376.50
\$754.00	\$2.00	\$75.40	\$226.20	\$377.00
\$755.00	\$2.00	\$75.50	\$226.50	\$377.50
\$756.00	\$2.00	\$75.60	\$226.80	\$378.00
\$757.00	\$2.00	\$75.70	\$227.10	\$378.50
\$758.00	\$2.00	\$75.80	\$227.40	\$379.00
\$759.00	\$2.00	\$75.90	\$227.70	\$379.50
\$760.00	\$2.00	\$76.00	\$228.00	\$380.00
\$761.00	\$2.00	\$76.10	\$228.30	\$380.50
\$762.00	\$2.00	\$76.20	\$228.60	\$381.00
\$763.00	\$2.00	\$76.30	\$228.90	\$381.50
\$764.00	\$2.00	\$76.40	\$229.20	\$382.00
\$765.00	\$2.00	\$76.50	\$229.50	\$382.50
\$766.00	\$2.00	\$76.60	\$229.80	\$383.00
\$767.00	\$2.00	\$76.70	\$230.10	\$383.50
\$768.00	\$2.00	\$76.80	\$230.40	\$384.00
\$769.00	\$2.00	\$76.90	\$230.70	\$384.50



Daily Vehicle Price	Decline (Liability Only)	Minimum	Standard	Premier
\$770.00	\$2.00	\$77.00	\$231.00	\$385.00
\$771.00	\$2.00	\$77.10	\$231.30	\$385.50
\$772.00	\$2.00	\$77.20	\$231.60	\$386.00
\$773.00	\$2.00	\$77.30	\$231.90	\$386.50
\$774.00	\$2.00	\$77.40	\$232.20	\$387.00
\$775.00	\$2.00	\$77.50	\$232.50	\$387.50
\$776.00	\$2.00	\$77.60	\$232.80	\$388.00
\$777.00	\$2.00	\$77.70	\$233.10	\$388.50
\$778.00	\$2.00	\$77.80	\$233.40	\$389.00
\$779.00	\$2.00	\$77.90	\$233.70	\$389.50
\$780.00	\$2.00	\$78.00	\$234.00	\$390.00
\$781.00	\$2.00	\$78.10	\$234.30	\$390.50
\$782.00	\$2.00	\$78.20	\$234.60	\$391.00
\$783.00	\$2.00	\$78.30	\$234.90	\$391.50
\$784.00	\$2.00	\$78.40	\$235.20	\$392.00
\$785.00	\$2.00	\$78.50	\$235.50	\$392.50
\$786.00	\$2.00	\$78.60	\$235.80	\$393.00
\$787.00	\$2.00	\$78.70	\$236.10	\$393.50
\$788.00	\$2.00	\$78.80	\$236.40	\$394.00
\$789.00	\$2.00	\$78.90	\$236.70	\$394.50
\$790.00	\$2.00	\$79.00	\$237.00	\$395.00
\$791.00	\$2.00	\$79.10	\$237.30	\$395.50
\$792.00	\$2.00	\$79.20	\$237.60	\$396.00
\$793.00	\$2.00	\$79.30	\$237.90	\$396.50
\$794.00	\$2.00	\$79.40	\$238.20	\$397.00
\$795.00	\$2.00	\$79.50	\$238.50	\$397.50
\$796.00	\$2.00	\$79.60	\$238.80	\$398.00
\$797.00	\$2.00	\$79.70	\$239.10	\$398.50
\$798.00	\$2.00	\$79.80	\$239.40	\$399.00

Daily Vehicle Price	Decline (Liability Only)	Minimum	Standard	Premier
\$799.00	\$2.00	\$79.90	\$239.70	\$399.50
\$800.00	\$2.00	\$80.00	\$240.00	\$400.00
\$801.00	\$2.00	\$80.10	\$240.30	\$400.50
\$802.00	\$2.00	\$80.20	\$240.60	\$401.00
\$803.00	\$2.00	\$80.30	\$240.90	\$401.50
\$804.00	\$2.00	\$80.40	\$241.20	\$402.00
\$805.00	\$2.00	\$80.50	\$241.50	\$402.50
\$806.00	\$2.00	\$80.60	\$241.80	\$403.00
\$807.00	\$2.00	\$80.70	\$242.10	\$403.50
\$808.00	\$2.00	\$80.80	\$242.40	\$404.00
\$809.00	\$2.00	\$80.90	\$242.70	\$404.50
\$810.00	\$2.00	\$81.00	\$243.00	\$405.00
\$811.00	\$2.00	\$81.10	\$243.30	\$405.50
\$812.00	\$2.00	\$81.20	\$243.60	\$406.00
\$813.00	\$2.00	\$81.30	\$243.90	\$406.50
\$814.00	\$2.00	\$81.40	\$244.20	\$407.00
\$815.00	\$2.00	\$81.50	\$244.50	\$407.50
\$816.00	\$2.00	\$81.60	\$244.80	\$408.00
\$817.00	\$2.00	\$81.70	\$245.10	\$408.50
\$818.00	\$2.00	\$81.80	\$245.40	\$409.00
\$819.00	\$2.00	\$81.90	\$245.70	\$409.50
\$820.00	\$2.00	\$82.00	\$246.00	\$410.00
\$821.00	\$2.00	\$82.10	\$246.30	\$410.50
\$822.00	\$2.00	\$82.20	\$246.60	\$411.00
\$823.00	\$2.00	\$82.30	\$246.90	\$411.50
\$824.00	\$2.00	\$82.40	\$247.20	\$412.00
\$825.00	\$2.00	\$82.50	\$247.50	\$412.50
\$826.00	\$2.00	\$82.60	\$247.80	\$413.00
\$827.00	\$2.00	\$82.70	\$248.10	\$413.50





Daily Vehicle Price	Decline (Liability Only)	Minimum	Standard	Premier
\$828.00	\$2.00	\$82.80	\$248.40	\$414.00
\$829.00	\$2.00	\$82.90	\$248.70	\$414.50
\$830.00	\$2.00	\$83.00	\$249.00	\$415.00
\$831.00	\$2.00	\$83.10	\$249.30	\$415.50
\$832.00	\$2.00	\$83.20	\$249.60	\$416.00
\$833.00	\$2.00	\$83.30	\$249.90	\$416.50
\$834.00	\$2.00	\$83.40	\$250.20	\$417.00
\$835.00	\$2.00	\$83.50	\$250.50	\$417.50
\$836.00	\$2.00	\$83.60	\$250.80	\$418.00
\$837.00	\$2.00	\$83.70	\$251.10	\$418.50
\$838.00	\$2.00	\$83.80	\$251.40	\$419.00
\$839.00	\$2.00	\$83.90	\$251.70	\$419.50
\$840.00	\$2.00	\$84.00	\$252.00	\$420.00
\$841.00	\$2.00	\$84.10	\$252.30	\$420.50
\$842.00	\$2.00	\$84.20	\$252.60	\$421.00
\$843.00	\$2.00	\$84.30	\$252.90	\$421.50
\$844.00	\$2.00	\$84.40	\$253.20	\$422.00
\$845.00	\$2.00	\$84.50	\$253.50	\$422.50
\$846.00	\$2.00	\$84.60	\$253.80	\$423.00
\$847.00	\$2.00	\$84.70	\$254.10	\$423.50
\$848.00	\$2.00	\$84.80	\$254.40	\$424.00
\$849.00	\$2.00	\$84.90	\$254.70	\$424.50
\$850.00	\$2.00	\$85.00	\$255.00	\$425.00
\$851.00	\$2.00	\$85.10	\$255.30	\$425.50
\$852.00	\$2.00	\$85.20	\$255.60	\$426.00
\$853.00	\$2.00	\$85.30	\$255.90	\$426.50
\$854.00	\$2.00	\$85.40	\$256.20	\$427.00
\$855.00	\$2.00	\$85.50	\$256.50	\$427.50
\$856.00	\$2.00	\$85.60	\$256.80	\$428.00

Daily Vehicle Price	Decline (Liability Only)	Minimum	Standard	Premier
\$857.00	\$2.00	\$85.70	\$257.10	\$428.50
\$858.00	\$2.00	\$85.80	\$257.40	\$429.00
\$859.00	\$2.00	\$85.90	\$257.70	\$429.50
\$860.00	\$2.00	\$86.00	\$258.00	\$430.00
\$861.00	\$2.00	\$86.10	\$258.30	\$430.50
\$862.00	\$2.00	\$86.20	\$258.60	\$431.00
\$863.00	\$2.00	\$86.30	\$258.90	\$431.50
\$864.00	\$2.00	\$86.40	\$259.20	\$432.00
\$865.00	\$2.00	\$86.50	\$259.50	\$432.50
\$866.00	\$2.00	\$86.60	\$259.80	\$433.00
\$867.00	\$2.00	\$86.70	\$260.10	\$433.50
\$868.00	\$2.00	\$86.80	\$260.40	\$434.00
\$869.00	\$2.00	\$86.90	\$260.70	\$434.50
\$870.00	\$2.00	\$87.00	\$261.00	\$435.00
\$871.00	\$2.00	\$87.10	\$261.30	\$435.50
\$872.00	\$2.00	\$87.20	\$261.60	\$436.00
\$873.00	\$2.00	\$87.30	\$261.90	\$436.50
\$874.00	\$2.00	\$87.40	\$262.20	\$437.00
\$875.00	\$2.00	\$87.50	\$262.50	\$437.50
\$876.00	\$2.00	\$87.60	\$262.80	\$438.00
\$877.00	\$2.00	\$87.70	\$263.10	\$438.50
\$878.00	\$2.00	\$87.80	\$263.40	\$439.00
\$879.00	\$2.00	\$87.90	\$263.70	\$439.50
\$880.00	\$2.00	\$88.00	\$264.00	\$440.00
\$881.00	\$2.00	\$88.10	\$264.30	\$440.50
\$882.00	\$2.00	\$88.20	\$264.60	\$441.00
\$883.00	\$2.00	\$88.30	\$264.90	\$441.50
\$884.00	\$2.00	\$88.40	\$265.20	\$442.00
\$885.00	\$2.00	\$88.50	\$265.50	\$442.50



Daily Vehicle Price	Decline (Liability Only)	Minimum	Standard	Premier
\$886.00	\$2.00	\$88.60	\$265.80	\$443.00
\$887.00	\$2.00	\$88.70	\$266.10	\$443.50
\$888.00	\$2.00	\$88.80	\$266.40	\$444.00
\$889.00	\$2.00	\$88.90	\$266.70	\$444.50
\$890.00	\$2.00	\$89.00	\$267.00	\$445.00
\$891.00	\$2.00	\$89.10	\$267.30	\$445.50
\$892.00	\$2.00	\$89.20	\$267.60	\$446.00
\$893.00	\$2.00	\$89.30	\$267.90	\$446.50
\$894.00	\$2.00	\$89.40	\$268.20	\$447.00
\$895.00	\$2.00	\$89.50	\$268.50	\$447.50
\$896.00	\$2.00	\$89.60	\$268.80	\$448.00
\$897.00	\$2.00	\$89.70	\$269.10	\$448.50
\$898.00	\$2.00	\$89.80	\$269.40	\$449.00
\$899.00	\$2.00	\$89.90	\$269.70	\$449.50
\$900.00	\$2.00	\$90.00	\$270.00	\$450.00
\$901.00	\$2.00	\$90.10	\$270.30	\$450.50
\$902.00	\$2.00	\$90.20	\$270.60	\$451.00
\$903.00	\$2.00	\$90.30	\$270.90	\$451.50
\$904.00	\$2.00	\$90.40	\$271.20	\$452.00
\$905.00	\$2.00	\$90.50	\$271.50	\$452.50
\$906.00	\$2.00	\$90.60	\$271.80	\$453.00
\$907.00	\$2.00	\$90.70	\$272.10	\$453.50
\$908.00	\$2.00	\$90.80	\$272.40	\$454.00
\$909.00	\$2.00	\$90.90	\$272.70	\$454.50
\$910.00	\$2.00	\$91.00	\$273.00	\$455.00
\$911.00	\$2.00	\$91.10	\$273.30	\$455.50
\$912.00	\$2.00	\$91.20	\$273.60	\$456.00
\$913.00	\$2.00	\$91.30	\$273.90	\$456.50
\$914.00	\$2.00	\$91.40	\$274.20	\$457.00

Daily Vehicle Price	Decline (Liability Only)	Minimum	Standard	Premier
\$915.00	\$2.00	\$91.50	\$274.50	\$457.50
\$916.00	\$2.00	\$91.60	\$274.80	\$458.00
\$917.00	\$2.00	\$91.70	\$275.10	\$458.50
\$918.00	\$2.00	\$91.80	\$275.40	\$459.00
\$919.00	\$2.00	\$91.90	\$275.70	\$459.50
\$920.00	\$2.00	\$92.00	\$276.00	\$460.00
\$921.00	\$2.00	\$92.10	\$276.30	\$460.50
\$922.00	\$2.00	\$92.20	\$276.60	\$461.00
\$923.00	\$2.00	\$92.30	\$276.90	\$461.50
\$924.00	\$2.00	\$92.40	\$277.20	\$462.00
\$925.00	\$2.00	\$92.50	\$277.50	\$462.50
\$926.00	\$2.00	\$92.60	\$277.80	\$463.00
\$927.00	\$2.00	\$92.70	\$278.10	\$463.50
\$928.00	\$2.00	\$92.80	\$278.40	\$464.00
\$929.00	\$2.00	\$92.90	\$278.70	\$464.50
\$930.00	\$2.00	\$93.00	\$279.00	\$465.00
\$931.00	\$2.00	\$93.10	\$279.30	\$465.50
\$932.00	\$2.00	\$93.20	\$279.60	\$466.00
\$933.00	\$2.00	\$93.30	\$279.90	\$466.50
\$934.00	\$2.00	\$93.40	\$280.20	\$467.00
\$935.00	\$2.00	\$93.50	\$280.50	\$467.50
\$936.00	\$2.00	\$93.60	\$280.80	\$468.00
\$937.00	\$2.00	\$93.70	\$281.10	\$468.50
\$938.00	\$2.00	\$93.80	\$281.40	\$469.00
\$939.00	\$2.00	\$93.90	\$281.70	\$469.50
\$940.00	\$2.00	\$94.00	\$282.00	\$470.00
\$941.00	\$2.00	\$94.10	\$282.30	\$470.50
\$942.00	\$2.00	\$94.20	\$282.60	\$471.00
\$943.00	\$2.00	\$94.30	\$282.90	\$471.50



Daily Vehicle Price	Decline (Liability Only)	Minimum	Standard	Premier
\$944.00	\$2.00	\$94.40	\$283.20	\$472.00
\$945.00	\$2.00	\$94.50	\$283.50	\$472.50
\$946.00	\$2.00	\$94.60	\$283.80	\$473.00
\$947.00	\$2.00	\$94.70	\$284.10	\$473.50
\$948.00	\$2.00	\$94.80	\$284.40	\$474.00
\$949.00	\$2.00	\$94.90	\$284.70	\$474.50
\$950.00	\$2.00	\$95.00	\$285.00	\$475.00
\$951.00	\$2.00	\$95.10	\$285.30	\$475.50
\$952.00	\$2.00	\$95.20	\$285.60	\$476.00
\$953.00	\$2.00	\$95.30	\$285.90	\$476.50
\$954.00	\$2.00	\$95.40	\$286.20	\$477.00
\$955.00	\$2.00	\$95.50	\$286.50	\$477.50
\$956.00	\$2.00	\$95.60	\$286.80	\$478.00
\$957.00	\$2.00	\$95.70	\$287.10	\$478.50
\$958.00	\$2.00	\$95.80	\$287.40	\$479.00
\$959.00	\$2.00	\$95.90	\$287.70	\$479.50
\$960.00	\$2.00	\$96.00	\$288.00	\$480.00
\$961.00	\$2.00	\$96.10	\$288.30	\$480.50
\$962.00	\$2.00	\$96.20	\$288.60	\$481.00
\$963.00	\$2.00	\$96.30	\$288.90	\$481.50
\$964.00	\$2.00	\$96.40	\$289.20	\$482.00
\$965.00	\$2.00	\$96.50	\$289.50	\$482.50
\$966.00	\$2.00	\$96.60	\$289.80	\$483.00
\$967.00	\$2.00	\$96.70	\$290.10	\$483.50
\$968.00	\$2.00	\$96.80	\$290.40	\$484.00
\$969.00	\$2.00	\$96.90	\$290.70	\$484.50
\$970.00	\$2.00	\$97.00	\$291.00	\$485.00
\$971.00	\$2.00	\$97.10	\$291.30	\$485.50
\$972.00	\$2.00	\$97.20	\$291.60	\$486.00

Daily Vehicle Price	Decline (Liability Only)	Minimum	Standard	Premier
\$973.00	\$2.00	\$97.30	\$291.90	\$486.50
\$974.00	\$2.00	\$97.40	\$292.20	\$487.00
\$975.00	\$2.00	\$97.50	\$292.50	\$487.50
\$976.00	\$2.00	\$97.60	\$292.80	\$488.00
\$977.00	\$2.00	\$97.70	\$293.10	\$488.50
\$978.00	\$2.00	\$97.80	\$293.40	\$489.00
\$979.00	\$2.00	\$97.90	\$293.70	\$489.50
\$980.00	\$2.00	\$98.00	\$294.00	\$490.00
\$981.00	\$2.00	\$98.10	\$294.30	\$490.50
\$982.00	\$2.00	\$98.20	\$294.60	\$491.00
\$983.00	\$2.00	\$98.30	\$294.90	\$491.50
\$984.00	\$2.00	\$98.40	\$295.20	\$492.00
\$985.00	\$2.00	\$98.50	\$295.50	\$492.50
\$986.00	\$2.00	\$98.60	\$295.80	\$493.00
\$987.00	\$2.00	\$98.70	\$296.10	\$493.50
\$988.00	\$2.00	\$98.80	\$296.40	\$494.00
\$989.00	\$2.00	\$98.90	\$296.70	\$494.50
\$990.00	\$2.00	\$99.00	\$297.00	\$495.00
\$991.00	\$2.00	\$99.10	\$297.30	\$495.50
\$992.00	\$2.00	\$99.20	\$297.60	\$496.00
\$993.00	\$2.00	\$99.30	\$297.90	\$496.50
\$994.00	\$2.00	\$99.40	\$298.20	\$497.00
\$995.00	\$2.00	\$99.50	\$298.50	\$497.50
\$996.00	\$2.00	\$99.60	\$298.80	\$498.00
\$997.00	\$2.00	\$99.70	\$299.10	\$498.50
\$998.00	\$2.00	\$99.80	\$299.40	\$499.00
\$999.00	\$2.00	\$99.90	\$299.70	\$499.50
\$1,000.00	\$2.00	\$100.00	\$300.00	\$500.00