

VRTUCAR - VISA Collision Loss Damage Insurance Waiver

I, _____ am member/driver # _____ of VRTUCAR Car Sharing company (Virtue Transportation Systems Inc.) and wish to DECLINE the Collision Loss Insurance provided to me when I drive VRTUCAR vehicles (because I have a VISA card eligible for VISA CLDI Insurance).

I understand that it is my responsibility to ensure that my VISA card noted below is eligible for the VISA Collision Loss Damage Insurance. I also understand it is my responsibility to ensure that I have reviewed and understood the full CLDI insurance coverage details and exemptions as listed in my Cardholders Agreement.

I understand that I will:

- retain Third Party Liability, Personal Injury, Damage to Property and other insurance provided to VRTUCAR members
- pay my full VRTUCAR monthly invoice, and any related charges or fines, with my VISA card noted below
- be responsible for all damage to the vehicle(s) that I am renting from VRTUCAR (to be charged to my VISA card, and reimbursed as eligible through VISA's Collision Loss Damage Insurance).
- assign VRTUCAR the right to make any claims on my behalf (and make myself available to answer inquiries arising from any claim process)

I understand and agree that I will always receive an invoice each month by mail or email and that VRTUCAR may contact me at anytime to arrange immediate payments if my account (including the current month) exceeds \$250. VRTUCAR may amend the Payment Due Date at any time with one week's notice.

I hereby authorize VRTUCAR to charge my monthly invoice and any other charges or fees that I incur to my VISA each month.

VISA card number _____

Expiry date _____

Name on card _____

VISA issuer (name of Bank) _____

Signature _____

Date _____