

Play It Safe

While Moving,
Storing or Towing



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



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.



Cargo Protection – Covers damage to your cargo in the U-Haul rental truck resulting from collision, fire, windstorm, and overturn of the U-Haul rental truck with the limits below. Protection is for actual cash value and subject to exclusions. There is a \$100 deductible per occurrence.

Protection Limits:

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

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

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

Cargo Protection Limits:

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

SAFEMOVE®
...A Wise Choice

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

(Not Available in CT, LA, NY, NJ and Canada)

With Safemove Plus® you receive all of the benefits of Safemove

- PLUS: **Exclusion free coverage** for ANY accidental damage to the U-Haul® truck (including collision with an overhead object).
- PLUS: \$1,000,000 in Supplemental Liability Insurance (SLI) – SLI safeguards your personal insurance policy for the first one million dollars of losses.

Safemove Plus® Supplemental Liability Coverage is There for You – SLI 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. SLI 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.

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

SLI 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.

All exclusions, terms and conditions are stated in the Rental Contract and Addendum/Document Holder; it is important that you read the addendum carefully.

The protection afforded by SLI (if SLI 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 and Addendum/Document Holder for Terms and Conditions.
- If you obtain your U-Haul rental truck by fraud or misrepresentation.

STATE LICENSE INFORMATION:

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

South Carolina – 1-800-768-3467

Washington – 1-800-562-6900

In Florida, SLI 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 Contract is extended beyond 30 days, the coverage may be extended one time only, for a period not to exceed 30 days.

This brochure is a summary only of SLI. 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 SLI policy's terms, conditions and exclusions.

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.



...A Wise Choice

Safetow[®] ... Protection & Peace of Mind While Towing

SAFETOW[®]

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, ATVs, and motorcycles are covered as vehicles by Safetow.



Protection Limits:

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

Multiple Levels of Protection for Your Convenience



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 and contents in towed trailer (subject to exclusions), during transportation and resulting from collision, fire or overturn of the U-Haul[®] auto transport, tow dolly, tow bar or trailer. There is a \$100 deductible per occurrence.



Medical/Life Protection – Provides you with medical and life protection, in case of an accident (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.

SAFETOW[®]
...A Wise Choice

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 homeowners, renters 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. **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), 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.

Protection Limits:

| Coverage Amounts | Rates |
|------------------|----------|
| \$ 1,000 | \$ 7.95 |
| \$ 5,000 | \$ 10.95 |
| \$ 10,000 | \$ 20.95 |
| \$ 15,000 | \$ 35.95 |

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



FIRE



HURRICANE



TORNADO



WIND



VANDALISM



VERMIN



LIGHTNING



EARTHQUAKE



HAIL



BUILDING COLLAPSE



EXPLOSION



LEAKING WATER



BURGLARY



SMOKE



...A Wise Choice

Program Administrator: Ponderosa Insurance Agency, LLC
(CA Lic#0G33228) 866-303-3990.

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

SAFESTOR MOBILE® INSURANCE: Protection & Peace of Mind for U-Box® Customers

Portable Moving and Storage Insurance and Equipment Damage Waiver

Protect the Possessions in Your U-Box® Container.

Safestor Mobile® Insurance protects your belongings from unexpected and unforeseen damages or losses in transit or while stored at your U-Box storage facility. Damage or loss caused by events that are beyond anyone's control can occur at anytime. And while your U-Box storage facility takes precautions to provide a safe and secure storage environment, the storage facility is not responsible for damage or losses to your stored items. For that reason, we offer Safestor Mobile Insurance, an affordable option specifically designed to protect the possessions of U-Box customers.

Why Should I Purchase Safestor Mobile® Insurance?

Protection of your stored possessions from damage or loss is your responsibility. This optional coverage is primary to your homeowner/renter insurance policy in case of loss or damage to goods while stored in your U-Box container. That means Safestor Mobile Insurance pays first! Coverage begins when your U-Box container is picked up from your premises and ends when it is returned or your rental contract is terminated, whichever comes first. **Safestor Mobile Insurance does not cover damages or losses incurred while the U-Box container is at your residence or drop-off location.** Check with your homeowner/renter insurance agent for coverage in place of or available while your U-Box container is in your possession. Damage or loss caused by improper packing/shifting during transit or intentional acts is not covered. Safestor Mobile Insurance does not cover: money, credit cards, other securities, bills, property deeds, stamps, jewelry, watches, furs, precious stones, art, antiques, or motorized vehicles. **See Certificate of Coverage for full details.***

How Do I Purchase Safestor Mobile® Insurance? When you make your reservation tell your representative that you want the security of Safestor Mobile Insurance, including the amount of protection you need. It's that easy!

Protection Limits:

| Coverage Amounts | Rates Per Month |
|------------------|-----------------|
| \$ 1,000 | \$ 12 |
| \$ 5,000 | \$ 18 |
| \$ 10,000 | \$ 25 |
| \$ 15,000 | \$ 32 |
| \$ 20,000 | \$ 40 |

Safestor Mobile® Insurance is not liability insurance and is optional if you can provide proof of coverage for your possessions. Safestor Mobile Insurance coverage is underwritten by Repwest® Insurance Company, Phoenix, AZ. Protection is provided on an Actual Cash Value basis. Each and every covered loss is subject to a \$100 deductible.

What Does Safestor Mobile® Insurance Cover?



FIRE



HURRICANE



TORNADO



WIND



VANDALISM



VERMIN



LIGHTNING



EARTHQUAKE



HAIL



BUILDING COLLAPSE



EXPLOSION



LEAKING WATER



BURGLARY**



SMOKE



*This is a summary only of Safestor Mobile Insurance coverage. The specific terms, conditions, and exclusions thereof are subject to all provisions, limitations, and exclusions contained in the policy issued by Repwest Insurance Company.

**There must be visible signs of forced entry and a police report must be filed.

Frequently Asked Questions...

About Safemove[®], Safemove Plus[®] and Safetow[®]

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

If you decline Safemove, Safemove Plus 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. By selecting Safemove, Safemove Plus and Safetow protection, you may be relieved of responsibility for damage.

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

Major credit cards do not cover rental trucks or trailers.

Doesn't my personal auto insurance policy cover damage to U-Haul rental trucks/trailers? Auto policies routinely cover damage to rental cars, but most do not cover rental trucks/trailers; especially 6 wheel trucks. 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 insurance agent to be certain.

About Safestor[®] Insurance

The purchase of this insurance is not required as a condition of rental. This facility and its employees are not qualified or authorized to evaluate the adequacy of any insurance you may have.

Questions regarding Safestor should be directed to Ponderosa Insurance Agency, LLC at 877-254-7328. This insurance is provided under a Master policy issued to this facility by an insurer authorized to write this insurance in the state. Your Renters or Homeowners policy may provide the insurance you need. Check with your insurance agent to determine if your personal property stored at a location other than your home or business is covered.

Program Administrator: Ponderosa Insurance Agency, LLC
(CA Lic#0G33228) 866-303-3990.

Underwritten in the U.S. by Repwest Insurance Co.
2721 N. Central Avenue, Phoenix, AZ 85004.
For claims please call 800-528-7134.

In Canada Safestor is underwritten by Chubb Insurance Company of Canada. For claims please call 800-661-1069.

In California: California Department of Insurance Consumer Hotline Assistance
800-927-4357.

For Maryland: Maryland Insurance Administration
Attn: Consumer Complaint Investigation-Property/Casualty Insurance
200 St. Paul Place, Suite 2700, Baltimore, MD 21202.
Phone: 410-468-2000 or 800-492-6116 TTY: 800-735-2258
Fax: 410-468-2334 or 410-468-2307 (Property and Casualty)
mdinsurance.state.md.us/sa/consumer/file-a-complaint.html

Questions or to report claims visit: uhaulclaims.com

IMPORTANT NOTICE: By purchasing any Safemove, Safemove Plus, Safetow, Safestor, or Safestor Mobile[®] coverages, you acknowledge and agree that the U-Haul Arbitration Agreement applies to any and all disputes concerning those coverages. The U-Haul Arbitration Agreement is available at uhaul.com/arbitration or from your local U-Haul rental center. Safemove, Safestor, Safestor Mobile, and Safetow are NOT liability insurance and each is OPTIONAL. Safemove Plus is Supplemental Liability Insurance. 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. Safemove Plus is not available in CT, LA, NY, NJ, and Canada. 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. Customers may cancel any of the "Safes" protection packages at any time and receive a refund of any applicable unearned premium.