



Insurance & Liability

A clear renter's guide — Location YBMTL

This document summarizes, in plain language, the rental contract clauses regarding **insurance, liability and “who pays what”**. It is meant to answer your questions in advance. In case of doubt, the signed rental contract prevails.

The essentials at a glance

1. The included insurance only covers **civil liability** — that is, damage you may cause **to others** (another vehicle, person, or property).
2. You are **responsible for any damage to our vehicle**. That is what the **security deposit** is for.
3. Only the **driver declared and approved in writing** may drive the vehicle.

Insurance coverage ARTICLE 4

Each rental includes **basic insurance** covering **mandatory civil liability** (damage caused to third parties). **The renter remains responsible for all damage caused to the rented vehicle.**

Situations NOT covered — full renter responsibility:

- Driving under the influence of **alcohol, drugs or medication**;
- Damage to **tires, rims, keys or interior equipment** resulting from negligence;
- Using the vehicle for **racing, towing**, or unauthorized transport of goods or passengers.

Some vehicles may not leave the province of Quebec due to insurance; this will be mentioned at pickup.

Full renter responsibility ARTICLE 3

Any person taking possession of the vehicle, whether or not they signed the contract, is **fully and jointly responsible** for any incident, damage, accident, loss or deterioration to the vehicle during the possession period, **without exception**.

Authorized driver ARTICLE 5

The renter agrees to be the **sole driver**, unless an additional driver has been **declared and approved in writing before** taking possession. If an unauthorized person drives:

- The renter remains fully responsible for any damage, loss, theft, ticket or toll;
- Any insurance coverage **may be voided** according to the insurer's conditions;

- The company may repossess the vehicle without notice, at the renter's expense.

Security deposit ARTICLE 2

- The deposit is paid **before** pickup and serves as a **guarantee** — it can never be used as rental payment.
- An amount of **\$150** is **held for 14 days** to cover, if needed, a ticket, missing fuel, a missing toll record, or cleaning fees.
- The deposit may be applied to any amount owed (damage, cleaning, tickets, tolls, administrative fees, etc.).
- If amounts owed **exceed the deposit**, the balance is payable within **10 days** of written notice.
- Some notices (tolls, tickets) may arrive after the rental ends: the renter remains responsible for them.

Who pays what?

Situation	Covered by basic insurance?	Paid by
Damage caused to a third party (other car, person, property)	Yes — basic insurance	—
Damage to our vehicle (at-fault accident, cosmetic, mechanical from use)	No	Renter
Theft or loss of the vehicle	Subject to insurance; otherwise up to the vehicle's value	Renter — police report within 24 h
Tires, rims, keys or interior damaged by negligence	No	Renter
Lost keys / remotes	No	Renter — replacement + towing / programming
Driving under alcohol, drugs or medication	No — voids coverage	Renter — 100%
Driver not declared on the contract	No — may void coverage	Renter — 100%
Traffic ticket / offense	—	Renter — +\$50 admin fee if not reported within 48 h
Tolls (A25, A30, etc.)	—	Renter — toll amount + admin fee
Vehicle returned dirty	—	Renter — \$50 (more for exceptional mess)
Missing fuel on return	—	Renter — deducted from deposit
Late return of the vehicle	—	Renter — \$75 / day

Good to know — your obligations

- In case of an **accident**: complete the accident report and notify the company immediately.
- In case of **theft or vandalism**: provide a police report within **24 hours**.
- Report **immediately** any mechanical problem or anomaly; driving with a known unreported defect makes you liable.
- Subletting the vehicle to a third party is **prohibited**.
- Notify the company **at least 48 h in advance** for a renewal.

Location YBMTL — Contact us

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This document is an informative summary of Articles 2 to 5 and the liability clauses of the rental contract. It does not replace the contract: in case of discrepancy, the signed rental contract prevails.