



ATTORNEY GENERAL OF MARYLAND  
Consumer Protection Division



**Please Read before Signing  
a Car Rental or Car Sharing  
Agreement**

*The car rental or peer-to-peer car sharing company is asking you to pay an additional charge for a Collision (or Loss) Damage Waiver. This waiver will only cover your liability for some or all damage to the rental or shared car itself. Personal injuries or other losses are not covered.*

**Before you agree to pay for a Collision  
Damage Waiver, you should know that:**

**1. You probably do not need a Collision Damage Waiver.**

If you reside in Maryland and have an automobile insurance policy with collision coverage, your collision coverage is required by law to also cover passenger cars you rent for 30 days or less. Your own policy, for both Maryland residents and non-residents, may provide greater coverage for longer periods.

If you rent the car with a credit card, your credit card may provide coverage for damage to rental or shared cars.

**2. Even if you buy a Collision Damage Waiver, you may still be held responsible for some or all damage to a rental or shared car.**

A Collision Damage Waiver may not cover all types of damage to a rental or shared car, and has important conditions, restrictions, and exclusions, which, if violated, may void the waiver.

**3. You do not have to purchase a Collision Damage Waiver — you can decline it.**



Please read the **reverse side** of this notice for the cost, coverage, and conditions, restrictions, and exclusions that apply to the Collision Damage Waiver being offered to you .

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## Summary of Terms and Conditions of the Collision or Loss Damage Waiver Being Offered to You:

### 1. Cost:

The cost of the Collision Damage Waiver is \$ \_\_\_\_\_ per day, in addition to the rental or car sharing charge itself.

### 2. Types of damage for which you are legally responsible if you purchase the Collision Damage Waiver:

The car rental or sharing agreement generally requires you to accept responsibility for all damage to or loss of the rental car, whether or not you are at fault. If you purchase the Collision Damage Waiver, and comply fully with the rental agreement, your responsibility is limited to the types of damage marked below:

- |  |   |
|--|---|
| <input type="checkbox"/> Collision or Accident<br>where you are at fault     | <input type="checkbox"/> Vandalism      |
| <input type="checkbox"/> Collision or Accident<br>where you are not at fault | <input type="checkbox"/> Fire           |
| <input type="checkbox"/> Theft   | <input type="checkbox"/> Acts of Nature |
|  | ___ Other _____                         |
|  | _____                                   |

### 3. Conditions, Restrictions, and Exclusions which will void the Collision Damage Waiver:

Even if you purchase the Collision Damage Waiver, it will be voided and you will be responsible for the full value of any damage to the rental car if any of the following happens: