

CARD BENEFIT SERVICES

CASE ID: 10191487
DATE SENT: 12-13-2025

P. O. Box 72034
Richmond, VA 23255
ecclaimsline@ecclaimsline.com

Goran Jovcevski
34 Mountainview Dr.
Woodland Park, NJ 07424
USA

To Whom It May Concern

This letter is to verify that Goran Jovcevski and any drivers authorized on the car rental agreement, when using CAPITAL ONE FINANCIAL CORP card number ending in 8631, are eligible for coverage under the Auto Rental Collision Damage Waiver benefit. Coverage is not available where it is prohibited by law or by individual merchants, or is in violation of the territory terms of the rental agreement.

Subject to the terms and conditions of the Guide to Benefits, the Auto Rental Collision Damage Waiver reimburses you for covered theft or damage up to the actual cash value of the rental vehicle as it was originally manufactured. Valid administrative and loss-of-use charges imposed by the auto rental company as well as reasonable towing charges that occur while you are responsible for the rental vehicle are also covered. The following must be met in order for coverage to apply:

1. The rental period may not exceed nor intend to exceed fifteen (15) consecutive days within the cardholder's domiciled country and thirty-one (31) consecutive days outside the domiciled country.
2. The Loss/Damage Waiver offered by the rental agency must be declined by the cardholder in any state or country except where prohibited by law.
3. The entire rental transaction must be secured and charged to the eligible card.
4. Anyone driving other than the person whose name is embossed on the card must be listed as an authorized driver on the rental contract.
5. The damage or theft must have taken place during the rental period as outlined on the rental agreement and acknowledged by the cardholder or authorized driver.

This coverage is primary where available. It does not duplicate insurance provided by or purchased through the car rental company; it will not pay for losses reimbursed by the cardholder's own insurer, employer, employer's insurance or any other valid insurance.

This coverage applies in countries other than the Republic of Ireland, Northern Ireland, Jamaica, and Israel. Most private passenger automobiles and sport utility vehicles are eligible. Vans manufactured and designed to transport a maximum of nine (9) people including the driver are also eligible. The coverage specifically excludes exotic and antique automobiles; certain vans; trucks; motorcycles, mopeds and motorbikes; limousines; and recreational vehicles. All claims must be reported immediately following the loss, but in no event later than 45 days following the date of loss. Please note that other terms and conditions may apply. If you have any questions or need further assistance, please call the Benefit Administrator at 1-800-348-8472, or call collect at 804-673-1164. Representatives are available to assist 24 hours a day, 365 days a year.

Sincerely,

Card Benefit Services

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ENJOY THE RIDE... BUT BE PREPARED!

PLEASE KEEP THIS PAGE WHILE TRAVELING

Important: When you pick up your rental, be sure to inspect the vehicle thoroughly. If you see any damage, immediately notify the rental car company. Record any pre-existing damage on the rental car company's check out slip. It may also be helpful to take photos of the vehicle's condition at the time of renting for your records.

In the event you need to file a claim, this letter can be shared with the rental car company to request some of the documents that will be needed. Note that other documents which come from different sources may also be required; please refer to your Guide to Benefits for additional information.

The following documents may be required in order to process a claim.

- ☐ A copy of the accident report(s) and/or a copy of the police report(s)
- ☐ A copy of the initial auto rental agreement (front and back) and/or a copy of the master rental profile
- ☐ A copy of the finalized auto rental agreement (front and back)
- ☐ A copy of the demand letter that includes all claimed expenses
- ☐ A copy of the itemized estimate of repair or the itemized repair bill (generally referred to as the Cost Matrix for International Rentals)
- ☐ Two photographs of the damaged vehicle, if applicable and available
- ☐ Salvage invoice, if applicable

As all claim circumstances vary, some of the listed documents may not be applicable for a particular claim. Please note that additional documentation may be requested as needed to substantiate the claim.

We appreciate your business and welcome this opportunity to service you.

Thank you,

Card Benefit Services