Auto Rental Collision Damage Waiver

When you rent a vehicle, you may be required to purchase a Collision Damage Waiver (CDW) or Excess Damage Liability Insurance. This insurance protects you from the cost of repairs to the vehicle in the event of an accident or collision.

How much does it cost? The cost of a CDW varies depending on the rental company and the type of vehicle you rent. As a general rule, the cost is usually a percentage of the rental rate.

What does it cover? A CDW typically covers the cost of repairs to the vehicle in the event of an accident or collision, up to the value of the vehicle. It may also cover loss of use, towing fees, and other expenses associated with the repair of the vehicle.

Do I need a CDW? It is not always necessary to purchase a CDW. Depending on your location and the type of vehicle you rent, you may be able to rely on your own car insurance to cover the cost of repairs. However, it is always a good idea to check with your insurance company to see what coverage you have for rental vehicles.

What happens if I don't purchase a CDW? If you do not purchase a CDW and an accident or collision occurs, you may be responsible for the full cost of repairs to the vehicle. This can be a significant expense, especially if the accident is serious.

How do I get a CDW? When you rent a vehicle, you will be given the option to purchase a CDW at an additional cost. You may be able to purchase a CDW at the rental agency, or you may be able to purchase it online in advance.

Is it worth it? The decision to purchase a CDW is ultimately up to you. If you are a careful driver and are not concerned about the cost of repairs, you may choose not to purchase a CDW. However, if you are a frequent renter or if you are renting a high-value vehicle, it may be worth the extra cost to protect yourself from the potential financial burden of an accident or collision.
Please Note: In this document, "Visacard" refers to Visa (Corporation) Visa, "Frequent Visa Meetings" refers to your frequent visits and extended stay in Canada, and "Visa Commercial" can refer to different types of visas depending on the context.

A. Foreign Trade
B. Professional Trade
C. Educational Purposes
D. Employment Purposes
E. Agricultural Purposes
F. Scientific Purposes
G. Cultural Purposes
H. Medical Purposes
I. Business Purposes
J. Investment Purposes
K. Tourism Purposes
L. Family Purpose
M. Humanitarian Purposes
N. Sports Purposes
O. Religious Purposes
P. Other Purposes

Visa Commercial
A. Business Commercial
B. Professional Commercial
C. Educational Commercial
D. Employment Commercial
E. Agricultural Commercial
F. Scientific Commercial
G. Cultural Commercial
H. Medical Commercial
I. Business Commercial
J. Investment Commercial
K. Tourism Commercial
L. Family Commercial
M. Humanitarian Commercial
N. Sports Commercial
O. Religious Commercial
P. Other Commercial

Visa Commercial (Family)
A. Business Commercial (Family)
B. Professional Commercial (Family)
C. Educational Commercial (Family)
D. Employment Commercial (Family)
E. Agricultural Commercial (Family)
F. Scientific Commercial (Family)
G. Cultural Commercial (Family)
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I. Business Commercial (Family)
J. Investment Commercial (Family)
K. Tourism Commercial (Family)
L. Family Commercial (Family)
M. Humanitarian Commercial (Family)
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O. Religious Commercial (Family)
P. Other Commercial (Family)

Visa Commercial (Investment)
A. Business Commercial (Investment)
B. Professional Commercial (Investment)
C. Educational Commercial (Investment)
D. Employment Commercial (Investment)
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F. Scientific Commercial (Investment)
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K. Tourism Commercial (Investment)
L. Family Commercial (Investment)
M. Humanitarian Commercial (Investment)
N. Sports Commercial (Investment)
O. Religious Commercial (Investment)
P. Other Commercial (Investment)

Visa Commercial (Medical)
A. Business Commercial (Medical)
B. Professional Commercial (Medical)
C. Educational Commercial (Medical)
D. Employment Commercial (Medical)
E. Agricultural Commercial (Medical)
F. Scientific Commercial (Medical)
G. Cultural Commercial (Medical)
H. Medical Commercial (Medical)
I. Business Commercial (Medical)
J. Investment Commercial (Medical)
K. Tourism Commercial (Medical)
L. Family Commercial (Medical)
M. Humanitarian Commercial (Medical)
N. Sports Commercial (Medical)
O. Religious Commercial (Medical)
P. Other Commercial (Medical)

Visa Commercial (Tourism)
A. Business Commercial (Tourism)
B. Professional Commercial (Tourism)
C. Educational Commercial (Tourism)
D. Employment Commercial (Tourism)
E. Agricultural Commercial (Tourism)
F. Scientific Commercial (Tourism)
G. Cultural Commercial (Tourism)
H. Medical Commercial (Tourism)
I. Business Commercial (Tourism)
J. Investment Commercial (Tourism)
K. Tourism Commercial (Tourism)
L. Family Commercial (Tourism)
M. Humanitarian Commercial (Tourism)
N. Sports Commercial (Tourism)
O. Religious Commercial (Tourism)
P. Other Commercial (Tourism)

Visa Commercial (Family Trophy)
A. Business Commercial (Family Trophy)
B. Professional Commercial (Family Trophy)
C. Educational Commercial (Family Trophy)
D. Employment Commercial (Family Trophy)
E. Agricultural Commercial (Family Trophy)
F. Scientific Commercial (Family Trophy)
G. Cultural Commercial (Family Trophy)
H. Medical Commercial (Family Trophy)
I. Business Commercial (Family Trophy)
J. Investment Commercial (Family Trophy)
K. Tourism Commercial (Family Trophy)
L. Family Commercial (Family Trophy)
M. Humanitarian Commercial (Family Trophy)
N. Sports Commercial (Family Trophy)
O. Religious Commercial (Family Trophy)
P. Other Commercial (Family Trophy)

Visa Commercial (Investment Trophy)
A. Business Commercial (Investment Trophy)
B. Professional Commercial (Investment Trophy)
C. Educational Commercial (Investment Trophy)
D. Employment Commercial (Investment Trophy)
E. Agricultural Commercial (Investment Trophy)
F. Scientific Commercial (Investment Trophy)
G. Cultural Commercial (Investment Trophy)
H. Medical Commercial (Investment Trophy)
I. Business Commercial (Investment Trophy)
J. Investment Commercial (Investment Trophy)
K. Tourism Commercial (Investment Trophy)
L. Family Commercial (Investment Trophy)
M. Humanitarian Commercial (Investment Trophy)
N. Sports Commercial (Investment Trophy)
O. Religious Commercial (Investment Trophy)
P. Other Commercial (Investment Trophy)

Visa Commercial (Medical Trophy)
A. Business Commercial (Medical Trophy)
B. Professional Commercial (Medical Trophy)
C. Educational Commercial (Medical Trophy)
D. Employment Commercial (Medical Trophy)
E. Agricultural Commercial (Medical Trophy)
F. Scientific Commercial (Medical Trophy)
G. Cultural Commercial (Medical Trophy)
H. Medical Commercial (Medical Trophy)
I. Business Commercial (Medical Trophy)
J. Investment Commercial (Medical Trophy)
K. Tourism Commercial (Medical Trophy)
L. Family Commercial (Medical Trophy)
M. Humanitarian Commercial (Medical Trophy)
N. Sports Commercial (Medical Trophy)
O. Religious Commercial (Medical Trophy)
P. Other Commercial (Medical Trophy)

Visa Commercial (Tourism Trophy)
A. Business Commercial (Tourism Trophy)
B. Professional Commercial (Tourism Trophy)
C. Educational Commercial (Tourism Trophy)
D. Employment Commercial (Tourism Trophy)
E. Agricultural Commercial (Tourism Trophy)
F. Scientific Commercial (Tourism Trophy)
G. Cultural Commercial (Tourism Trophy)
H. Medical Commercial (Tourism Trophy)
I. Business Commercial (Tourism Trophy)
J. Investment Commercial (Tourism Trophy)
K. Tourism Commercial (Tourism Trophy)
L. Family Commercial (Tourism Trophy)
M. Humanitarian Commercial (Tourism Trophy)
N. Sports Commercial (Tourism Trophy)
O. Religious Commercial (Tourism Trophy)
P. Other Commercial (Tourism Trophy)

Helpful Tips:
- Be sure to check the application form for any damage or creases in the page.