Zero Liability Insurance

Optional cover — to be read together with the Rental Agreement Terms & Conditions
Otto Campers SpA · RUT 78.356.598-6 · Effective: 01 June 2026 – 31 May 2027

Zero Liability Insurance (ZLI) is an optional product purchased at an additional cost. When purchased, the refundable security deposit (bond) on your Rental Agreement is reduced to **zero (CLP 0)** for covered events. The price depends on the vehicle category and is the amount stated on your Rental Agreement:

Vehicle category	ZLI price (CLP)	Standard bond if ZLI not taken (CLP)
Otto Escape	450,000	1,200,000
Otto Scout	550,000	1,200,000
Otto Scout XL	550,000	1,200,000
Otto Backcountry	650,000	1,500,000

ZLI is **not an insurance policy with a third-party insurer**; it is a limited liability waiver granted by Otto Campers. The Tenant is strongly advised to hold separate personal travel insurance.

What ZLI covers

- Your refundable security deposit (bond) is reduced to **CLP 0** — no bond is held on your card at pick-up.
- You are not charged for accidental damage to the Vehicle or to third-party property arising from a reported accident involving another vehicle, during normal, authorised use.
- Typical gravel-road (ripio) wear from normal driving on authorised roads is covered: stone chips and cracks on the front windscreen, chips to headlights and other lights, and minor paint chips are part of the waiver.
- Otto handles the repair and any third-party claim; you are not out of pocket for covered damage.

What ZLI does NOT cover — the Tenant remains fully liable for all resulting costs

Even where ZLI has been purchased, the Tenant is fully liable for all costs arising from damage, loss, fines or recovery caused by any of the following, and Otto Campers will charge the Tenant accordingly:

1. **Traffic violations.** Any accident or fine while ignoring traffic signs, exceeding the speed limit, or otherwise breaching road law.
2. **Impaired driving.** Any accident or fine while under the influence of alcohol, drugs or impairing medication.
3. **Fatigue.** Any accident caused by falling asleep at the wheel or driver fatigue.
4. **Theft through negligence.** Theft while the keys are left in or with the Vehicle, or while it is left unlocked or unoccupied with the keys accessible.
5. **Break-in damage.** Damage to door locks, handles or windows resulting from a break-in.
6. **Insecure parking.** Theft of or break-in to the Vehicle while it is parked overnight outside secured paid parking or a campsite in higher-risk cities (currently Santiago, Valparaíso, Viña del Mar, Calama, San Pedro de Atacama, San Carlos de Bariloche (Argentina)), or while left unlocked or with windows or doors open.
7. **Water and terrain.** Damage from submersion in any water, contact with salt water, creek or river crossings, flooded or sandy areas, or beach and salt-flat driving.
8. **Overhead clearance.** Damage from driving under any object lower than the height of the Vehicle, including underground or covered parking.
9. **Prohibited use.** Damage or fines while using the Vehicle for any illegal purpose, race, rally or contest, or for haulage of goods beyond ordinary leisure use.
10. **Towing.** Damage from using the Vehicle to tow any vehicle or trailer.
11. **Carrying for hire / overloading.** Damage or fines from carrying passengers or property for hire or reward, or carrying more people than the Vehicle is authorised for. All occupants must wear a seat belt at all times.
12. **Dangerous goods.** Damage from carrying volatile liquids, gases, explosives, or corrosive or flammable materials.
13. **Animals.** Damage from carrying animals, other than a registered assistance dog or a pet agreed in writing with Otto.
14. **Unfit roads.** Damage from driving on roads or terrain unfit for the Vehicle, or off authorised roads.
15. **Driving after an incident.** Damage from starting or driving a Vehicle already involved in an accident, rollover or submersion, without Otto's prior written permission.
16. **Personal belongings.** Any loss of or damage to personal items from theft, fire or break-in. Otto offers no compensation for personal belongings.
17. **Snow chains.** Damage from the incorrect use of snow chains or of the 4WD system.
18. **Unauthorised drivers.** Damage caused by any driver not named on the Rental Agreement, or by a driver whose licence is cancelled, suspended, learner or provisional.
19. **Wrong fuel.** Costs from the incorrect use of fuel (including bio/eco diesel where not specified), water, or any contamination of the fuel system.
20. **Candles / cooker.** Interior damage from the use of candles or misuse of the camping cooker.
21. **Smoking.** Smoking inside the Vehicle is strictly forbidden. A cleaning fee of CLP 150,000 applies, plus any interior repair costs.
22. **Rooftop tent (where fitted).** Damage to or theft of the rooftop tent is not covered; the Tenant is fully liable for it during the rental.
23. **Single-vehicle accidents.** Rollover or tipping, damage to the roof or interior, underbody damage caused by off-road, reckless or negligent driving, and tyres, unless it occurs in a reported multi-vehicle accident. Stone chips to the windscreen, lights and paintwork from normal driving on authorised roads remain covered.

Vehicle theft: even with ZLI, the Tenant remains liable up to CLP 2,500,000 for theft of the Vehicle. Where the theft falls under an exclusion below (keys left in, insecure parking, or doors or windows left open), the Tenant is fully liable.

Where costs exceed any amount already held, Otto Campers may recover the balance from the Tenant. This document does not limit the Tenant's obligations under the Rental Agreement Terms & Conditions.

Payment authorisation

The Tenant irrevocably authorises Otto Campers to charge the card below for any amount due for damage, breach of this Agreement, or agreed payments, in the terms of Article 241 of the Chilean Commercial Code.

Card type: Visa ____ Mastercard ____ Amex ____ Cardholder name: _____

Card number (last 4 digits only): _____

Full card details are presented by the Tenant in person at pick-up through a secure payment terminal. Otto never asks for card numbers or security codes by email, and the security code (CVV) is never recorded in writing.

I, the Tenant, confirm that I have read and understood this Zero Liability Insurance and agree to be bound by it.

Signature _____ Print full name _____

Date _____ Rental Agreement No. _____ Passport / RUT number _____