



TOYOTA LEASE TRUST – LEXUS COMPLETE LEASE COVERAGE SUMMARY FOR LESSEES

Travelers Insurance Company Commercial Auto Policy Number: 5713B366

Automobile Insurance for your Lexus auto is included with your Lexus Complete Lease. This automobile insurance coverage is provided by The Travelers Indemnity Company or one of its property and casualty affiliates (Travelers). The Toyota Lease Trust Lexus Complete Lease Auto Policy is available by requesting a copy from your Lexus dealer; if you become a lessee, you can call 800-874-7050 to request a copy. You will also receive an insurance identification card for the Lexus Complete Lease auto.

If you have questions regarding this insurance or to file a claim, please contact Travelers at 1.844.528.5528.

The following is a general description of the insurance coverage provided under the Toyota Lease Trust Lexus Complete Lease Auto Policy. This is a general description only for your convenience, and the automobile coverage is provided subject to all the terms and conditions of the Travelers automobile insurance policy.

Please read the Toyota Lease Trust Lexus Complete Lease Auto Policy carefully to determine whether your insurance needs are met by this auto insurance policy and consult with your personal auto insurance agent for purchase of available supplemental or additional automobile coverages you may require, if any.

For the Lexus Complete Lease auto, the automobile insurance policy includes the following:

Automobile Liability Coverage with a \$250,000 per person/\$500,000 per accident bodily injury limit and \$250,000 property damage limit.

Auto Liability Coverage provides protection against liability for damages because of bodily injury or property damage to others caused by an accident resulting from the use of your Lexus Complete Lease auto.

Uninsured & Underinsured Motorist Coverage with a \$250,000 per person/\$500,000 per accident limit for bodily injury. Property damage coverage may be available pursuant to the terms of the policy.

Uninsured & Underinsured Motorist Coverage provides protection to the insured for damages sustained by the insured that result from an accident caused by an uninsured or underinsured motorist.

No-Fault Benefits, Personal Injury Protection (PIP), or Medical Payments with basic limits for your state (in No-fault/PIP states) or \$5,000 (in Medical Payments states) in the state where the Lexus Complete Lease auto is principally garaged (Please refer to the Toyota Lease Trust Lexus Complete Lease Auto Policy for coverages/limits by state).

No-Fault Benefits, Personal Injury Protection, and Medical Payments Coverage pays reasonable expenses incurred for necessary medical and funeral services of an insured who sustains bodily injury caused by an accident. No-Fault Benefits also pays for loss of income and other expenses in some states.

Comprehensive and Collision Physical Damage Coverage with a \$500 deductible per loss

Physical Damage Coverage protects your Lexus Complete Lease auto against accidental loss or damage, including collision, animal strikes, and weather damage. The policy also covers limited transportation or rental car expenses while your Lexus Complete Lease auto is out of service.

Additional Notes:

- This policy includes limited coverage for personal rental cars that are temporarily hired by the lessee or co-lessee from a business that regularly rents autos.
- Lessee and resident family members are not insured for use of autos other than the Lexus Complete Lease auto in the lessee's household that are owned by, leased by, or regularly furnished for use by the lessee or any resident family member of the lessee's household.
- There is no coverage under this policy for drivers who regularly drive your Lexus Complete auto (other than the lessee and co-lessee) unless those other regular drivers are approved by Toyota Lease Trust as authorized drivers.
- Permission for other drivers to use the leased vehicle incidentally can only be given by the lessee/co-lessee.
- Your use of the Lexus Complete Lease Auto may not be covered by an umbrella policy you have in place. Contact your insurance company, agent, or Travelers for more information.
- The effective and expiration dates on your Insurance ID Card will reflect Toyota Lease Trust's insurance policy term for the Lexus Complete Lease Program and will not match your individual lease term. You will receive updated insurance cards throughout the term of your lease.

This coverage summary is only a general description provided for your convenience. It does not amend, or otherwise affect, the provisions or coverages of the insurance policy issued by Travelers. It is not a representation that coverage does or does not exist for any particular claim or loss under the Travelers policy. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy provisions, and any applicable law. Availability of coverage referenced in this summary can depend on state law or regulations.