

Automobile Rental Guidelines

WARNING: CARS SHOULD BE RENTED IN CORPORATE NAME WHERE POSSIBLE

I. RENTING CARS IN THE UNITED STATES AND CANADA, INCLUDING TRAVEL TO MEXICO

- **Third Party Liability**

Most vehicle rentals in the USA and Canada will automatically include liability insurance at the minimum limits required by the State or Province in which the rental is made.

DO NOT PURCHASE the additional liability insurance offered by the rental agency. Your insurance policy provides liability insurance for rental cars while conducting company business.

PURCHASE the liability insurance offered at the rental counter if employees based outside the USA rent autos in the USA or Canada. While workers' compensation would protect injured US employees, non-employee passengers may have the right to sue. To ensure protection when an employee based outside the USA invites a non-employee into the car, we recommend the purchase of this insurance when offered at the rental counter.

If travel from the USA to Mexico in the rental vehicle is required, **PURCHASE** the liability insurance for Mexico offered at the rental counter when renting in the USA. You should verify the rental agreement clearly states that the vehicle may be driven into Mexico and liability coverage will apply.

- **Physical Damage – Collision Damage Waiver**

DO NOT PURCHASE the Collision Damage Waiver offered at the rental counter. Your insurance program includes coverage for damage to rented vehicles.

II. EMPLOYEES RENTING CARS IN COUNTRIES OTHER THAN THE U.S.A. AND CANADA

- **Third Party Liability**

PURCHASE the liability insurance offered at the rental counter when renting a vehicle outside the USA and Canada. Automobile Bodily Injury and Property Damage Liability insurance are required by law in almost every country. Please verify this coverage is included with the rental agreement.

- **Physical Damage – Collision Damage Waiver**

PURCHASE the Collision Damage Waiver or Physical Damage Coverage offered by the rental agency when renting a vehicle outside the USA and Canada.

In the event of an accident resulting in damage to the rental car, rental agencies outside the USA and Canada will charge the credit card used to make the reservation with an estimated amount of repair costs if insurance is not purchased.

III. PERSONAL USE OF BUSINESS AUTO RENTALS BY EMPLOYEE OR FAMILY MEMBERS

No coverage is provided under the corporate insurance for personal use of automobiles or when family members are driving. Please evaluate whether your own personal automobile insurance provides this coverage. If it does not, or you are renting a vehicle outside the U.S.A. or Canada or taking a USA rented vehicle into Mexico, we recommend you purchase both the liability and physical damage insurance offered by the rental agency to protect your personal liability when not engaged in company business.