

University of Massachusetts at Amherst

Insurance:

- Contract rates for business rentals do not include insurance (collision (CDW), supplemental liability protection (SLP) or personal accident injury (PAI)). Enterprise offers UMass a discount on coverage when it is necessary. See the excerpt from the UMass Amherst Travel Policies and Procedures Manual below for more information.

Definitions:

- ½ Day Rate: Pickup 7:00 a.m. return to same location by noon the same day. Pickup noon, return to same location by 6:00 p.m. the same day.
- Daily Rate: This is a 24 hour cycle. Example: Pickup Monday 11:00 a.m. and return Tuesday by 11:00 a.m. Enterprise offers a one hour grace period for late returns.
- Weekly Rate: This is a seven (7) day, 24 hour rental. Example: Pickup Monday noon and return the following Monday at noon. The same one hour grace period will apply.
- Monthly Rate: This is a 30 day, 24 hour cycle. The same grace period will apply.

Additional Information:

- There is no fee for renters between the ages of 21 and 25 or for additional drivers. EXCEPTION: 12 passenger vans will only be rented to drivers who are 25 years or older.
- Drivers under 21 **CAN NOT** rent a vehicle.
- Rates include free pick-up service (if necessary) with advance notice.
- Fuel: Enterprise will provide a full tank of gas with each rental vehicle. Renter should return the vehicle with the same amount of fuel or the charge for the amount of fuel used will be the prevailing local pump price plus 33%.
- There is no charge for cancellations and no-shows.
- Rates are valid at all Enterprise locations.

Students Renting Vehicles for University purposes

Information from <http://www.massachusetts.edu/treasurer/insurancefaqs.html>

- If a University student, participating in a University sponsored event/program/group, needs to rent a vehicle specific to or for a University sponsored purpose, regardless of how they rent a vehicle, that student should rent a vehicle in the name of the University (i.e. UMASS Hiking club) and name the student as the driver.
- The University sponsored student group/program/event **MUST** also purchase the extra insurance provided by the rental agency (both liability and collision).
- Students renting for personal use are not insured by the University. Students should ensure that proper insurance is purchased or in place prior to renting.

CAR RENTAL INSURANCE

Information from the UMass Amherst Travel Policies and Procedures Manual

Excess rental insurance is purchased for the University by the University's Treasurers Office. This insurance policy is only applicable to University employees. Non-employees are not covered under this policy. Look at this link <http://www.massachusetts.edu/treasurer/rented%20vehicles.html> for source information.

When University employees rent vehicles for University business, they must include the "University of Massachusetts" next to their names on rental applications.

Employees renting vehicles will most likely be given the option of buying the following two types of rental insurance:

- Physical Damage Insurance-often referred to as a Collision Damage Waiver (CDW) or a Loss Damage Waiver (LDW)- covers property damage to vehicles
- Liability Insurance-covers bodily injury or property damage to a third party

Rental Car Physical Damage Insurance

You should obtain Collision Damage Waiver (CDW) insurance when renting an automobile for University business. Any charges assessed by the rental company for physical damage that are not covered by insurance are the responsibility of the applicable department. There are three ways to obtain the CDW:

1. *Using the University's Corporate VISA card for Car Rental:*

Full value, primary coverage is provided at no charge for most rental cars when the entire rental transaction is made with the University's corporate VISA card. This coverage includes coverage for damage or theft for rentals up to 31 days worldwide. Certain restrictions, limitations and exclusions apply, so please refer to the *VISA Corporate Services and Benefits* notice that was included with the VISA card or posted at this link http://www.umass.edu/campus_services/travel/visa_card_guide.pdf. Not all types of vehicles or uses are covered. Among the types of vehicles not covered are vans designed to transport more than eight people and certain trucks. Damages sustained while off road is another of the exclusion from coverage. If the type of vehicle and vehicle use is provided as a benefit of the University's Corporate Card the car rental company's CDW/LDW coverage should be declined. Any charges assessed by the rental company that are not covered by VISA card coverage are the responsibility of the applicable department.

2. *Using a Purchase Order:*

Travelers should elect CDW/LDW coverage from the rental company when using a purchase order as coverage is no longer provided by the University.

3. *Using a Personal Credit Card:*

The traveler should determine if his/her personal credit card provides automatic coverage for CDW. If not, the University strongly recommends purchasing the car rental company's CDW. It is a reimbursable expense.

Rental Vehicles Liability Insurance

The University has a *Hired and Non-owned Liability Insurance* policy for vehicles rented for

University business. The University's policy is only an excess policy. This policy has a \$1,000,000 combined single limit for bodily injury and/or property damage to others.

Rental Vehicle Liability Insurance within Massachusetts

Decline the Liability Insurance offered by the rental company, if you are renting the vehicle in Massachusetts and you will only be driving the vehicle in the State of Massachusetts. In Massachusetts, rental companies are required by state law to carry the minimum liability coverage on their rental vehicles (the rental company's liability insurance serves as the primary liability insurance), so purchasing the additional Liability Insurance from the rental company is not necessary due to the University's existing excess policy.

Rental Vehicle Liability Insurance Outside of Massachusetts

Purchase the Liability Insurance offered by the rental company, if renting a vehicle outside of the State of Massachusetts or for use outside of Massachusetts.

For more insurance related information please visit the Treasures Office website <http://www.massachusetts.edu/treasurer/insurance.html> .