

**University of Massachusetts at Amherst**  
**Vehicle Rental Services Contract**

Contract rental rates are designed to provide a rental vehicle at the lowest possible rate for business travel within Massachusetts. For questions regarding the Vehicle Rental Services Contract contact Diana Noble in Transportation Services at 413 545-4682 or [transport@admin.umass.edu](mailto:transport@admin.umass.edu).

Travelers renting for travel outside Massachusetts or using a purchase order for payment will need to purchase additional insurance. See pages 2-3 or

[www.umass.edu/travel/files/insurance\\_coverage\\_handout.pdf](http://www.umass.edu/travel/files/insurance_coverage_handout.pdf)

or

[http://www.massachusetts.edu/treasurer/rented\\_vehicles.html](http://www.massachusetts.edu/treasurer/rented_vehicles.html)

University employees renting vehicles for University business must include “University of Massachusetts” next to their names on the rental application. This paperwork is completed at the Enterprise office when the car is picked up.

**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 below from the Travel Services web page “Auto Insurance Coverage for Rented, State-Owned and Leased Vehicles”.

**Definitions:**

- **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 **CANNOT** 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%.

**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.

## **Auto Insurance Coverage for Rented, State-Owned and Leased Vehicles**



[www.umass.edu/travel/files/insurance\\_coverage\\_handout.pdf](http://www.umass.edu/travel/files/insurance_coverage_handout.pdf)

The University Treasurer's Office responds to inquiries about the University's auto insurance programs for auto rentals, state-owned vehicles, and leased vehicles used for University business travel. Contact Matthew Wamback at (508) 856-1232, [mwamback@umassp.edu](mailto:mwamback@umassp.edu).

### **Rental Vehicles**

When University employees rent vehicles for University business, they must include the "University of Massachusetts" next to their names on rental applications. This helps to ensure that the University's Hired and Non-owned Excess Liability policy, which is described below, will provide excess liability coverage, if warranted.

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

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

When renting cars for University business, employees should select:

#### **1. Liability Insurance**

##### **a. 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.

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.

If a Certificate of Insurance is requested by the rental car agency to verify liability coverage, a copy can be requested from the University Treasurer's Office website at <http://treasurer.umassp.edu>. (On the left hand panel under Insurance, click on Certificate of Insurance.)

##### **b. 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.

#### **2. Physical Damage**

##### **a. Paying with UMass VISA Corporate Travel Card**

Decline the Physical Damage Insurance offered by the rental company if using the UMass VISA corporate travel card to pay for the vehicle rental as primary coverage, also known as CDW/LDW, is provided as a no-cost benefit. This insurance includes coverage for damage or theft for rentals up to 31 days worldwide. Certain restrictions, limitations, and exclusions apply. Please refer to Your VISA Card Guide to Benefits brochure (pages 2-3 ) or [www.umass.edu/travel/car.html](http://www.umass.edu/travel/car.html).

Who is covered? The cardholder and any additional drivers listed on the rental car agreement are covered.

Are there exclusions? This coverage is not provided for vans that carry more than eight (8) or for losses from motor vehicles rented in Israel, Jamaica, the Republic of Ireland or Northern Ireland. In which case, you should purchase physical damage insurance from the rental company.

**b. Paying with a purchase order or personal credit card**

Purchase the Physical Damage Insurance (CDW/LDW) offered by the rental company if paying with a purchase order, personal credit card, or any other means of payment that does not provide primary Physical Damage Insurance coverage. Also, purchase the physical damage insurance if renting a van that carries more than eight or if renting a vehicle in Israel, Jamaica, the Republic of Ireland or Northern Ireland.