Rental Car Guidelines

If a Motor Pool vehicle is not available, it is the user department's responsibility to arrange a pay for transportation.

When renting a vehicle from a commercial rental agency, please note that WCU driver eligibility and use limitation requirements still apply (see <u>WCU Vehicle Policy</u>, section C, 1. a-d and 2. and 4. a-g).

As a renter at the commercial rental agency, you will typically be asked the following questions at the counter. The advice of the Commonwealth's Bureau of Risk and Insurance Management (BRIM) follows:

• Collision Damage Waiver (CDW), which covers repair expenses to the rented vehicle:

BRIM advises University employees to always pay for the Collision Damage Waiver. Although the daily rate may seem a little exorbitant, it is much easier to budget a nominal amount for a few days than be totally surprised by a \$1,000 repair expense for a small fender bender. Typically, repair expenses submitted by the rental agencies are extremely inflated and there is never a way to challenge them and all sorts of fees may be added to the repair costs. On another note, the fine print regarding liability for repairs is very confusing and that sometimes the renter is responsible for replacing the full cost of the car, rather than just the repair. Since the amount of the waiver varies from company to company and the amount may not be clearly identified the purchase of the waiver makes good administrative sense.

• Personal Injury Protection:

BRIM advises University employees to decline this option as employees are covered by Workers' Compensation.

Personal Effects:

BRIM advises University employees to decline this option, as employees would submit this loss to their personal homeowner's or renter's insurance. The cost for insurance coverage for items not owned by the Commonwealth/University would not be reimbursable as a travel expense. Employees should review coverage options with their insurance agent to determine if appropriate coverage is in place and to identify any exclusions which might affect personal items they take with them. Most insurance policies have limits on cash, furs, jewelry etc.

If an accident occurs with a rental vehicle:

Employees involved in an incident/accident that may result in a claim or potential claim, are to report the situation immediately to their supervisor with copies to the Vice President for Administration and Finance. Written accounts of the incident and ensuing paperwork are required.