

## Vehicle Rental Frequently Asked Questions

### **1. Who is eligible to rent and drive a vehicle to conduct University business?**

Employees may rent vehicles from car rental companies in order to conduct business on behalf of the University. Students are not permitted by the University to drive rental vehicles unless they are employed by the University and have permission to drive such vehicles.

### **2. What should I do before departing the rental agency in order to minimize the University's exposure to loss?**

You should inspect your vehicle for any pre-existing damage with a representative of the rental agency prior to leaving.

### **3. If I am planning to rent a vehicle while in a foreign country, should I purchase insurance coverage from the rental agency?**

Yes. If you need a rental vehicle while traveling in a foreign country, the purchase of liability and collision coverage is required.

### **4. If I need to rent a vehicle while traveling within the United States, is there a preferred company to utilize?**

Yes. Enterprise Rent-A-Car has entered into an agreement with the University and is a preferred provider of rental vehicles. In addition, the University, in order to provide additional transportation options for employees, has a similar arrangement with National car rental.

### **5. If I rent a vehicle from Enterprise, do I need to purchase the optional insurance coverage provided by this company?**

No. If you rent from Enterprise, as long as it is for Ohio University business, the insurance is already provided. This is one of the negotiated benefits of our agreement with this company. All insurance coverages on the rental agreement should be declined. If you rent an Enterprise vehicle for personal use and you are requesting the employee preferred rate, this insurance is not provided. Although the University has a similar agreement with National car rental, this company will not be providing insurance protection.

**6 Are “signature-on-file” rentals ever permitted?**

No. These arrangements, which involve the delivery of a rental vehicle to a person other than the intended renter, are not permitted.

**7. If I rent a vehicle from Enterprise, what are some other insurance benefits?**

If you rent from Enterprise, your department will not be subject to paying the customary \$500 deductible if damage occurs. Also, spouses of employees will be considered additional authorized drivers and covered as long as they are designated as drivers on the rental agreement.

**8. If I rent a vehicle from Enterprise, are there restrictions that apply under this arrangement?**

Yes. Rentals under this arrangement are not permitted for drivers who are under 21 years of age. In addition, any vans rented with a seating capacity of ten or more persons may not be used to transport children in the twelfth grade or younger (other than family members) for school related functions. All drivers of vans with a seating capacity of ten or more persons must be at least 25 years of age. All drivers of fifteen passenger vans must receive van driver training which is available through Environmental Health and Safety at 740-593-1664.

**9. If I rent a vehicle from a company other than Enterprise and use my P-Card, is insurance coverage on the vehicle available?**

Yes. If you rent a vehicle for business with your P-Card for 31 consecutive days or less, there is insurance available given that certain conditions exist. You must decline the Collision Damage Waiver offered by the rental company, rent the vehicle in your own name and rent only vehicles intended for bound surfaces, such as concrete and tarmac.

**10. Who is an authorized driver when a vehicle is rented by means of a P-Card?**

Only the P-Card holder and those designated in the vehicle rental agreement as authorized drivers have permission to drive.

**11. Which vehicles are not covered by the insurance provided by my P-Card?**

There are several types of rental vehicles that are not covered and they include the following: trucks, pickups, full-size vans mounted on truck chassis, campers, off-road vehicles, SUVs, trailers, motorbikes, motorcycles, antique vehicles and any rental vehicles with a suggested retail price greater than \$50,000.

**12. What insurance protection is available utilizing the P-Card?**

Coverage includes physical damage and theft protection on the vehicle as well as compensation for loss of use (payment for vehicle down time) and towing.

**13. Are there limitations on this coverage?**

Yes. You are not covered for personal injury, nor is there coverage for any damage to the property of others. Losses which occur while driving under the influence of drugs or alcohol or as the result of racing, reckless driving or from illegal activity are not covered. Coverage for vehicle theft is negated if the renter cannot produce the keys to the vehicle. In addition, this coverage does not apply to personal rentals. For further details, consult the P-Card agreement which is available at the Travel Office.

**14. Does insurance coverage provided by my P-Card exist if my car is rented through Enterprise?**

No. The insurance provided by the P-Card does not extend to situations where insurance already exists; in this case, the insurance protection afforded by Enterprise provides the primary protection for its vehicles.

**15. If I do not use Enterprise or my P-Card to rent a vehicle, is my department subject to the customary \$500 deductible required under the University's insurance program?**

Yes. The insurance provided by Enterprise or your P-card allows your department to avoid paying the collision deductible. If you rent a vehicle from an agency other than Enterprise and you do not utilize your P-Card, your rental vehicle is to be treated, for insurance purposes, as if it were owned by the University. In this situation, no form of rental company insurance may be purchased for travel within the United States, leaving your department vulnerable to paying the deductible. In addition, if you choose to travel in this mode, you should print out the University's Auto Identification Card and carry this form during your authorized travel.

**16. What should I do if I have an accident while driving a rental vehicle?**

All crashes should be reported to the rental company that provided the vehicle. Also, all crashes should be reported to Risk Management at 740-597-1298

**17. What should I do upon returning my vehicle to the rental agency in order to minimize the University's exposure to loss?**

Request that a representative of the rental agency conduct an inspection of the vehicle to verify that there is no damage.

**18. What protection am I afforded when I drive my personal vehicle on University business?**

The University provides no coverage for physical damage or loss to personal vehicles and no coverage for liability resulting from injury or damage to other motorists as a result of operating a personal vehicle. The vehicle reimbursement rate anticipates the vehicle owner retaining these risks of loss.