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## **General Description**

**Exceptions:** 

None

# **Policy Content**

#### **Guidelines for Entering into Car Rental Contracts**

The University's commercial automobile liability policy provides physical damage and liability coverage for rental cars; therefore, it is not necessary to purchase the insurance provided by the rental agency. For more information about coverage for leasing automobiles in foreign countries, call the Office of Human Resources, ext. 7507.

When renting a car, either for personal driving or for company business, one assumes four risks:

- Damage to the car and loss of use by the rental firm.
- Liability from negligence.
- Contractual liability. Such contractually assumed liability makes you responsible for accidents (as from bad brakes or other faulty maintenance) even without fault on your part.
- Voidance of liability coverage purchased from the rental company, if you breach one of the rental agreement conditions (i.e., speeding, unauthorized driver, etc.)

Therefore, in order to minimize the risks that may exist, the University requires that all employees, students or volunteers driving rental cars on official University business adhere to the following guidelines.

These guidelines are intended not only to protect the University and the driver, but also to raise awareness of the liabilities that can be assumed when entering into a car rental agreement.

- 1. Car rental practices and agreements vary with each company and from one city to another. Since there are no University restrictions as to the selection of car rental firms, it is very important to read thoroughly and understand the car rental agreement into which you are entering.
- 2. The University recommends declining the "collision damage waiver" offered by car rental firms, except when leasing a car in a foreign country. The University carries collision coverage on leased automobiles.
- 3. The University recommends declining the "liability insurance waiver," except when leasing a car in a foreign country. This coverage is also provided by the University's commercial automobile liability policy.
- 4. The University's commercial automobile liability policy does not cover any loss to personal effects or baggage. The renter can purchase this type of coverage; however, it will not be considered a University-reimbursable expense.
- 5. When renting a car, be sure all persons who will be driving the car are listed on the rental agreement and that they comply with the age requirement as stipulated by the rental firm.
- 6. Follow the required steps outlined by the rental firm in reporting an accident. Most importantly, report the accident to University Police, to the Director for Risk Management and Insurance and to your immediate supervisor as soon as possible.
- 7. Safety considerations must be taken when operating a vehicle. Seat belts are to be worn at all times by the driver and passengers. Consumption of any substance that is known to impair driving immediately prior to the operation of the vehicle or while driving is strictly prohibited.
- 8. Carry the University's auto liability insurance card when using a rental car for University business. This will serve as proof of liability insurance.
- 9. In addition, you must adhere to all requirements detailed in the University's Authorized Driving Policy.

# **Car Rental Safety Tips**

Driving a rented car can be just as easy and safe as driving your own automobile—with the right preparation. How can you be sure that you're properly prepared each time you drive a rental? Here are some National Safety Council suggestions that can help to put you on the road to car rental success, especially where your safety is concerned.

- 1. Spend a few minutes getting acquainted with your rental car.
- 2. Take a look at the dashboard. Note the location of the speedometer, the temperature gauge, and so on.
- 3. Locate the air conditioner, heater, windshield wiper and washer, defroster, and light switches. Turn them on and off to make sure that you know how they work.
- 4. Test the brakes—with the engine running—to get the "feel" of them. Some brakes are "softer" than others, and you don't want to discover this when you're stopping for the first red light. At the same time, get the "feel of the wheel" by testing the "play" in the steering wheel. And make sure the emergency brake works.
- 5. It's a good idea to inspect the rented car to make sure that everything's in working order:

- Be sure the tires are properly inflated. Under inflated or over inflated tires can greatly affect your safety, especially at high speeds.
- Check the headlights. Know where the switch is even if you'll only be driving during daylight hours—you might suddenly find yourself driving through a tunnel or facing a weather front in which you would want to turn on your lights.
- Test the turn signals, windshield wipers and horn for any operating problems.
- Inspect the contents of the trunk. It should have a spare tire and a jack in it. Inquire about the availability of an emergency road kit if you're interested in extra protection or provide your own.
- If you need special equipment, such as chains for driving on ice or child restraint seats, be sure to ask for it before you leave the rental lot.
- Check for any scratches or dents and report them to the rental agency before you leave the premises. Although these will probably not affect the car's performance, you do not want to be held responsible for them when you return the automobile.
- 6. The differences between the rented car and the car you own may be more significant than simply the layout of the dashboard or the positioning of the gear shift. Following are some examples:
  - If you're used to driving an automatic and the rented car is a stick shift or vice-versa, it's important to reacquaint yourself with handling the new transmission before you begin driving.
  - Power steering and power brakes require a light touch. If you're not used to driving with them, you may want to get a "feel" for them before moving into heavy traffic.
  - •You may be used to a big car and the extra power that it affords you. Or, you may be used to squeezing your little compact into the smallest of parking spaces. In any case, if your rental car is significantly larger or smaller than the car you usually drive, be aware of its limitations.
  - If you're concerned about the differences between the car you rent and the car your own, you might want to request a rental that is similar to the make and model of your own automobile. Most rental agencies will be happy to oblige if they carry that model.
- 7. Customize the rented car to your personal driving habits.
  - Position the driver's seat so that you feel comfortable and at ease behind the wheel.
  - Be sure the headrest is level with the top of your ears.
  - Adjust the rearview and side view mirrors so that they're in the right positions for you.

## **Attachments**

Avis Awards Program Enterprise Holdings Corporate Account Hertz Business Awards Program

# **Related Documents**

#### **Related Documents:**

Document Type:	Document Name:	Document Number:
Policy	Authorized Driver Policy	RISK-0002

# **Revision Management**

#### **Revision History Log:**

	Revision #:	Date:	Recorded By:
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#### Vice President Approval:

Enter Vice President(s) that are responsible for approving this document

Name:	Title:
Gary Logan	Vice President for Finance & Administration