

**Financial Policy FI 2.0**

**Travel and Business Reimbursement Policy & Procedure**

Effective Date: February 27, 2012  
Signature / Position: Assistant Vice-President, Finance and Services

**A. Travel and Business Reimbursement Policy**

- A.1. As employees of a public institution which aims to use its resources as effectively as possible, members of faculty and staff must exercise care in incurring travel expenses. It is the responsibility of the traveller to make the most economical travel arrangements, consistent with the trip purpose.
- A.2. This policy applies to travel expenses paid from all University administered funds, regardless of funding source.
- A.3. The University will reimburse the cost of authorized travel expenses incurred by members of faculty and staff (and in special cases, students), provided that:
  - A.3.1. the traveller was travelling on University business; and
  - A.3.2. the traveller had authority to incur travel expenses (i.e. through budget authority, or authorization from appropriate supervisor); and
  - A.3.3. the expenses are out-of-pocket and not reimbursed from another source; and
  - A.3.4 the expenses are reasonable; and
  - A.3.5 the travel claim is appropriately documented; and
  - A.3.6 the expenses, where applicable, are in compliance with the policies and procedures of external funding organizations.
- A.4. Reimbursed expenses must comply with University policies and procedures. Individual Colleges and Departments however may implement procedures which are more restrictive. Travel supported by research grants or contracts must comply with University policies and procedures unless the funding organization’s policies and procedures are more restrictive; then the funding organization’s policies and procedures must be complied with.
- A.5 The signature from one administrative level higher than the traveller is required on the Travel & Business Expense Claim form. The approval signature must be in compliance with the following:

<b>TRAVELLER (Travel Claim Submitted)</b>	<b>NECESSARY APPROVAL</b>
<b>Faculty and Staff Member</b>	<b>Chair or Department Head and, if over \$5,000, the Dean/Director or Acting.</b>
<b>Associate Deans, Associate or Assistant Directors, Chairs, Administrative Department Heads</b>	<b>Dean, Director, or Acting</b>

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<b>Deans, Directors, Associate Vice-Presidents, Chief Librarian, Executive Directors, Assistant Vice-Presidents and Vice-Presidents</b>	<b>President, Provost &amp; Vice-President Academic, Vice-President Finance &amp; Administration or Immediate Supervisor</b>
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A Chair or Department Head may, with the approval of the appropriate Dean or Director, delegate signing authority for faculty or staff reimbursement claims up to \$5,000 to a subordinate. This delegation must be submitted in writing and forwarded to the Manager, Accounts Payable along with a specimen signature of the delegated employee. The responsibility will remain with the original delegating authority. For Tri-council expenditures there are limitations to the delegation of approval; refer to Section 9 of this procedure for more information.

- A6. The traveller and the individual who approves payment must ensure that claims for expenses are in accordance with this policy and procedure.
- A.7. Travellers should ensure that they have adequate insurance for the travel contemplated. Refer to Section 10 of the procedure for more information.
- A.8. Employees hired to work at off-campus locations will not be reimbursed for travel expenses to and from their home and their work location.
- A.9. Travellers may retain any loyalty program points (i.e; frequent flyer points) accumulated from University travel. There may be tax implications if the points are exercised for personal use. Refer to the Canada Revenue Agency (CRA) website (IT-470R & the topic – Frequent Flyer program) for more information. <http://www.cra-arc.gc.ca/menu-e.html>

### **B. Definitions**

**Delegate:** The person authorized in writing to sign for specific transactions on the behalf of the original signing authority. Refer to Section A.5.

**Acting Authority:** The person who has been designated acting in the capacity of the signing authority position (Chair, Dean or Director). Acting Authority is normally a short term arrangement due to the temporary absence of the signing authority.

### **C. Travel and Business Expense Reimbursement Procedure**

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#### **1. Expense Claim Form and Receipts**

##### **1.1. Completed Form**

1.1.1 Claims for reimbursement of travel expenses must be submitted on the Travel & Business Expense Claim form. For more information on the claim form and the Expense Claim System (ECS), refer to the tutorial at the Financial Services website.

The reimbursement claim must include:

- 1.1.1.1 A clear statement of the purpose, destination and duration of the trip;
- 1.1.1.2 Clearly detailed expenses supported by the dated receipts required by this policy;
- 1.1.1.3 The signature of the traveller certifying that all information is correct;
- 1.1.1.4 The approval signature from one administrative level higher than the traveller.

1.1.2. Travel Claims should be submitted within thirty (30) working days of the traveller's return.

##### **1.2. Receipts**

1.2.1. A traveller must submit original, itemized and dated receipts to substantiate each expense claimed for reimbursement on the travel claim. The original receipt (and additional documentation if necessary) must identify the following:

- 1.2.1.1 the goods &/or services purchased; with the date and name of the supplier or service provider;
- 1.2.1.2 the cost of the purchases; including taxes;
- 1.2.1.3 the method of payment (debit or credit card, cash or cheque)

##### **1.3 Minor Items with no Receipt**

1.3.1 Minor expenses that are impossible or difficult to receipt may be approved at the discretion of the individual approving the traveller's claim. These minor items need to be itemized on the travel claim. Examples of such items include subway fare, other forms of public transit and miscellaneous gratuities.

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#### 1.4 Missing Receipts

1.4.1 When a travel expense receipt is missing and a duplicate cannot be obtained, the traveller must submit a written explanation (with proof of payment from a credit card statement) accompanied with the appropriate Travel claim and signed by both the traveller and the appropriate approval (not the delegate) authority. Where the receipt is lost and there is no proof of payment, the traveller must complete the attached form “Reimbursable Expense for Which the Original Receipt was Lost” and submit it with the Travel Claim.

<http://www.uoguelph.ca/finance/sites/uoguelph.ca/finance/files/Missing%20Receipt%20Form.pdf>

#### 1.5 Petty Cash Voucher

1.5.1 If expenses are under \$ 100, reimbursement may be made using the petty cash voucher. Contact your administrative contact who handles Petty Cash for your department. A Petty Cash form sample is located under forms on the Financial Services website.

## 2.0 Transportation

### 2.1. Air Travel

2.1.1 Economy or similar fare is to be used whenever possible. Travellers claiming for the cost of air travel in a class of travel higher than economy must obtain the approval of their respective Dean or Vice President. This approval must be provided for each occurrence.

2.1.2 The traveller must submit the original invoice or receipt for transportation by train, bus or plane along with the boarding pass for each portion of the trip. All documents are required to provide the details of the trip and as proof the claimant’s trip occurred.

2.1.3 When a traveller pays for airfare in advance of the trip date, a Travel Claim may be submitted for these expenses if supported with the appropriate receipt. The initial claim will be processed on the condition that the airline boarding pass will accompany and be referenced on the final travel claim. The Expense Input form allows the claimant to record and check off previously paid or direct charges on the form. The Travel Claim Cover Page automatically summarizes the trip Expenses into 3 categories; Total Trip Expenses, Previously Claimed or Direct Billed, and Expenses Reimbursed This Claim.

2.1.4 Air travel can be booked through local travel agencies. The cost of the fare will be invoiced to the University and charged to the appropriate Departmental account coding.

2.1.5 Travel to local airports is available from local transport services e.g. "Red Car Service". If a private automobile

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is used to and from the airport, a mileage/km allowance plus parking costs will be allowed up to, but not in excess of, the cost of local transport services that would have been incurred for a round trip. For more information on the use of a private vehicle refer to section 2.5

**2.2. Flight Cancellation Insurance**

- 2.2.1. Flight cancellation insurance enables travelers to be reimbursed for the cost of cancelled airline flights when the cancellation was due to events that are not under the control of the traveller (for example – medical reasons). Travellers may claim the cost of purchasing this insurance.

**2.3. Tickets purchased using loyalty program points**

- 2.3.1. Travellers are not expected to use points from loyalty programs for University travel. Should they choose to do so, they shall not claim reimbursement for the ‘equivalent’ cost of the airline ticket. The University will reimburse the cost of taxes and surcharges actually paid by the traveller. Receipts are required. Refer to Section A.8 of this policy for more information related to frequent flyer programs.

**2.4. Car Rental**

- 2.4.1. Travellers may require a rental car to save time and/or reduce costs. Reimbursable expenses include the rental fee for non-luxury model cars, the km/mileage charge by the car rental agency, gasoline charges and insurance coverage when applicable. For a car rental in the local area refer to Financial Services web site under Budget-Rent-A-Car. CAUBO has also negotiated with the major car rental companies for travel across Canada; for more information refer to the CAUBO website.
- [link] [http://www.caubo.ca/supplier\\_contracts/main](http://www.caubo.ca/supplier_contracts/main)
- 2.4.2. Travellers who rent vehicles are responsible to ensure that they have obtained adequate insurance. Please refer to the Insurance section 10 of these procedures for more information.

**2.5. Private Automobile & Automobile Allowance per Km**

- 2.5.1 It is not recommended that privately owned vehicles be used for University business since the traveller's personal insurance coverage may not extend to using the vehicle for University business purposes. Check with your insurance company regarding appropriate coverage. However, in circumstances indicated below, the approving authority may approve the use of privately-owned vehicles on trips:
- 2.5.1.1 When, in their opinion, time is saved; the urgency of the journey and the nature of the duties justify the use of a privately owned vehicle.
- 2.5.1.2 When the destination cannot be reached by other means, or when more than one location is to be visited.

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- 2.5.2 The reimbursement rate for use of a personal vehicle while on University business is **\$0.43 per kilometer**. (This rate was effective September 1<sup>st</sup>, 2008). The kilometer rate is to reimburse for fuel, personal insurance, and depreciation expenses.
- 2.5.3 Specific charges for parking and tolls incurred while on University business will be reimbursed over and above the km rate when supported by the appropriate receipts. Fines, late fees, storage, maintenance, repair, towing and charges in connection with traffic and parking violations are the responsibility of the traveller.
- 2.5.4 When a privately owned vehicle is used, the km reimbursement should not exceed the most economical alternative mode of transportation.

#### **2.6 Other Transportation**

- 2.6.1. Reasonable expenditures for taxis and public transportation to and from airports, railway stations, between appointments, hotel locations and meeting places are reimbursable, including reasonable gratuities for service.

### **3 Accommodation**

- 3.1 Hotel, motel and other accommodation expenses are allowed if the claimant submits original receipts for such charges. The receipt for accommodation(s) must include how the name and location of the hotel, date, number of days, and the rate per day or week. The University does not reimburse for mini-bar or movie expenses
- 3.2 Where the faculty or staff member shares a room with a family member the single rate should be shown on the invoice and only that amount claimed. Travelling expenses for family members are ineligible unless travel required is related to University business and is pre-authorized..
- 3.3 Special discounts on Canadian hotel accommodation are available through the CAUBO organization. Refer to the CAUBO web site for a list of Hotels and rates.  
*[link] [http://www.caubo.ca/supplier\\_contracts/main](http://www.caubo.ca/supplier_contracts/main)*
- 3.4 Accommodation provided in private residences may be reimbursed at the discretion of the approving authority. This amount should not exceed \$50.00 per day supported by specifics.

### **4 Meals**

- 4.1 Reasonable out-of-pocket costs for meals will be reimbursed by submitting receipts for actual meal costs. The university will no longer allow a “per diem” to be used for faculty and staff travel reimbursements.

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Original, itemized and detailed meal receipt(s) are required. (Note that credit card receipt alone is unacceptable – the receipt must itemize the restaurant meal.) Taxes and gratuities are included as part of the meal receipt.

Where receipts are lost or unavailable the “Missing Receipt” form is to be completed, signed and included in the expense claim submission. This form is available from the Financial Services web site, Travel /Expense Summary under Forms.

- 4.2 As a guideline, employees should stay within the Treasury Board guideline of \$70 per day for meals for travel in North America. For travel outside of North America the Treasury Board of Canada guidelines may be used. (Refer to the Treasury Board Appendix for Meals O/S North America on the web @

[http://www.tbs-sct.gc.ca/pubs\\_pol/hrpubs/tbm\\_113/menu-travel-voyage-eng.asp](http://www.tbs-sct.gc.ca/pubs_pol/hrpubs/tbm_113/menu-travel-voyage-eng.asp)

Note that Individual Colleges and Departments may implement meal guidelines which are more restrictive. In all cases, original, itemized receipts are required.

- 4.3 Alcohol cannot be claimed and will not be reimbursed as part of a travel or meal expense. This doesn't mean employees cannot have alcohol with a meal, it just means the employee is responsible for the cost.

**5 Hospitality**

5.1. Travellers may be reimbursed for reasonable expenses incurred when entertaining guests or visitors while conducting University business. For further details, refer to the University Hospitality Policy and the University Hospitality Procedure.

5.2 For Tri-Council expenditures, when claiming hospitality, only the costs for guests not employed by the University will be allowed (i.e. grantee meeting with partners and stakeholders) and under no circumstances will alcohol be reimbursed for Tri-Council funding. For more information refer to Section 9: Tri-Council.

**6 Examples of Eligible and Non-Eligible Expenses**

6.1.1. Examples of Other Eligible expenses that may be reimbursed include:

- 6.1.1.1. Voice and internet charges necessary to conduct university responsibilities and to allow the traveller to stay in reasonable contact with their immediate family;
- 6.1.1.2 Cell Phones, Personal Digital Assistants (PDA), (eg. Blackberry, Palm Pilot, Pocket PC) and Internet access are an allowable expense where the costs are reasonable and are necessary for University business.
- 6.1.1.3. Expenses for baggage handling and storage;

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6.1.1.4. Laundry and dry cleaning charges may only be claimed if they are incurred on or after the sixth day since departing from the University.

6.1.1.5. Reasonable gratuities;

6.1.1.6. Expenses for obtaining travel visas;

**Note: Other restrictions apply for Tri-Council; refer to Section 9 for more information. .**

#### 6.1.2. Examples of Non-Eligible Expenses

6.1.2.1. Interest charges on outstanding charge card balances;

6.1.2.2. Loss or damage to personal possessions;

6.1.2.3. Parking and traffic fines;

6.1.2.4. Personal expenses including child care, kennel fees, travel, accident and life insurance costs, movies, mini-bar charges;

6.1.2.5. Expenses of family members unless pre-authorized as University business;

6.1.2.6. Expenses for failure to cancel transportation or hotel reservations;

6.1.2.7. Passport expenses;

6.1.2.8. Late fees.

### **6.2. Combining University Travel with Personal Travel**

6.2.1. Travellers may combine university travel and personal travel with the approval of their administrative head of unit. In the event that the traveller schedules an indirect route (interrupting business portions of a trip for personal travel or visa versa), the administrative head and the traveller must agree in advance on a fair allocation of the trip expenses that refer to University business. In no event will the university's portion of expenses exceed what would have been charged had the personal travel interruption not occurred.

## **7 Methods of Payment**

### **7.1. AMEX Corporate Travel Card**

7.1.1. Faculty or staff may apply for a UofG /American Express corporate travel card with the approval of their administrative department head. The AMEX application form can be printed from the Financial Services website. These "individual" corporate travel cards are intended for the cardholder's University business related expenses. Cardholders are responsible for payment to AMEX and may claim reimbursement from the university. Financial responsibility for charges, including delinquency charges and interest charges, is that of the individual cardholder.

### **7.2. Personal Credit Cards**

7.2.1. A traveler's personal credit card may be used to pay for travel expenses. However, the University does not

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reimburse personal credit card service charges, delinquency assessments, interest, annual fees, or any other charges associated with personal credit cards. These are the sole responsibility of the cardholder.

**7.3. Travel Advance**

- 7.3.1. While travelers are encouraged to use personal or AMEX corporate credit cards or direct billing whenever possible, a travel advance for persons holding signing authority on an account may be obtained by submitting a Travel Advance form, signed by the traveller and approved by one administrative level higher. For a Travel Advance exceeding \$2,000, the approval of the appropriate Dean, Director, or Acting is also required. The Travel Advance form can be accessed via the Financial Services website. The completed and approved Advance request must be submitted to Revenue Control seven working days before the Advance is required.
- 7.3.2. The Travel claim and settlement of the advance should be done within 30 days after return from the trip. Overdue travel advances must be settled in full before requesting a new advance

**8 Other (Form Submission, EFT, Visiting Faculty)****8.1 Submission of form**

- 8.1.1 The completed and approved Travel and Business Claim, with attached receipts is forwarded to the Expense Reimbursement Officer, Revenue Control for processing. The Expense Reimbursement Officer will verify that the claim has the proper signature authorizations, supporting receipts and documentation, account coding and calculations. A refund payment will be issued to the employee.

**8.2 Electronic Funds Transfer - EFT**

- 8.2.1 The University encourages all employees who submit a Travel claim, to use the EFT (electronic funds transfer) service to direct their payment into their bank account rather than using a cheque. EFT is paperless and much quicker than issuing a cheque. Using EFT, the reimbursement payment is deposited directly to the claimant's bank account along with a reference on the bank statement. An email notification is sent to the claimant at the time of deposit. For more information refer to the Travel / Expense page on Financial services website, print the EFT Application form and submit the completed form to Revenue Control.

**8.3 Reimbursement for Visiting Faculty**

- 8.3.1 Where the University is to reimburse the travel costs for a visiting Faculty or other individuals, a Cheque Requisition is to be prepared and submitted to Accounts Payable. The Cheque Requisition allows for the full mailing address of the individual to be included with any special instructions. The Cheque Requisition form is available at the Financial Services website.

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**9.0 Tri Council:** refers to the Federal Granting councils of:

- NSERC- Natural Sciences and Engineering Research Council of Canada;
- SSHRC- Social Sciences and Humanities Research Council of Canada;
- CIHR - Canadian Institute of Health Research
- CRC - Canadian Research Chairs
- NCE – Network Centre’s of Excellence.

#### **9.1 Tri-Council Approval:**

9.1.1 For Travel Claims funded or partially funded by the Tri-Council; the Chair or Acting must approve the Travel Claim form. Delegated authority cannot approve the claim.

9.1.2 If a Travel Claim is funded by the Tri-Council and the traveller is a; Student, Post Doc, Research staff, or Staff, the Grantee must approve the claim as well as the Chair. If the Grantee is unavailable, no one else may approve the claim unless the Grantee has formally delegated authority in writing.

#### **9.2 “One Claim - One Trip” Requirement**

9.2.1 When a traveller charges for airfare, conference registration or hotel deposit in advance of the trip a Travel Claim is normally submitted for these expenses (or alternatively the charges may be direct billed to the University). To comply with the Tri-Council requirement of “One Trip – One Claim”, when the claimant is completing the final travel claim for the trip, the previously paid or direct charged expenses must be recorded on the claim. The Expense Input form allows the claimant to record these previously paid or direct charges and then identify them as such by checking the appropriate box on the form. The Travel Claim Cover Page will automatically summarize the trip Expenses into 3 categories; Total Trip Expenses, Previously Claimed or Direct Billed, and Expenses Reimbursed This Claim. Refer to the Travel & Business Expense Claim form at the Financial Services website for more information.

#### **9.3 Tri-Council Certification Form**

9.3.1 For each Travel & Business Expense Claim submitted that charges a Tri-Council grant, the Tri-Council Travel Certification form must be completed, signed by the Grantee and attached to each claim. The certification form is a part of the web accessible Travel & Business Expense Claim form.

#### **9.4 Examples of Eligible Expenses**

9.4.1 When claiming hospitality, only the costs for guests not employed by the University will be allowed (grantee meeting with partners and stakeholders).

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- 9.4.2 Although charges for rental vehicles are permitted, the insurance for these vehicles is not allowed on Tri-Council grants.
- 9.4.3 Purchase or the rental of a cell phone is not allowed without prior approval from Tri-Council.
- 9.4.4 Long distance charges are considered an eligible expense, however phone equipment charges (i.e. monthly charges) for phones are ineligible.
- 9.4.5 For a more complete list; contact Research Financial Services or refer to the NSERC website at:
  - [http://www.nserc-crsng.gc.ca/Professors-Professeurs/Index\\_eng.asp](http://www.nserc-crsng.gc.ca/Professors-Professeurs/Index_eng.asp)
  - Web Menu Path: **NSERC**, Chose: **Professors**; Chose: **Use of Grant Funds**

#### 9.5 Examples of Non-Eligible Expenses

- 9.5.1 Cost of Alcohol. The actual itemized receipt from the restaurant is required to ensure alcohol charges are not included on the meal claim.
- 9.5.2 Monthly charges for phones
- 9.5.3 Other restrictions apply. For a more complete list refer to the NSERC website.
  - [http://www.nserc-crsng.gc.ca/Professors-Professeurs/Index\\_eng.asp](http://www.nserc-crsng.gc.ca/Professors-Professeurs/Index_eng.asp)
  - Web Menu Path: **NSERC**, Chose: **Professors**; Chose: **Use of Grant Funds**

## 10 Insurance

- 10.1. The university provides a variety of insurance coverage's and employee benefits to address the risks associated with travel for faculty, staff, and students. Not all coverage's available extend to all groups or to all circumstances. It is the responsibility of the traveller to ensure they have adequate insurance for themselves and family members.

The following insurance information is meant to serve as a general guideline only and the descriptions of the various insurance types are subject to the terms of the policies themselves. Specific questions regarding insurance should be directed to the Insurance Office, Financial Services. Questions regarding medical or accident benefits should be directed to your Benefits coordinator, Human Resources.

- 10.2 Eligibility for University of Guelph Benefits - Medical and accident plans at the University are not mandatory and the traveller should not assume that they are enrolled. Part-time employees, students and recently-hired employees are not normally eligible for these plans and should ensure that they have obtained adequate coverage elsewhere.

The University's Group Benefits Insurance policies require that the individual be a defined employee of the University. For coverage to extend to the traveller, they must fit into one of the following categories.

- a. Regular full-time employees are eligible for the full group benefit program upon becoming actively employed
- b. Temporary full-time and part-time employees with appointments of more than six months, who have a workload of 35% or more, are eligible for Life Insurance and Extended Health Care.

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- c. Temporary full-time and part-time employees with appointments of more than six months, who have a workload of 51% or more, are eligible to participate in the Dental and Long Term Disability plans upon completion of two years of service.

*Membership in benefits plans, for part-time employees who meet the above eligibility criteria is voluntary.*

For additional information refer to the Group Insurance Benefits for Employees booklet available online from Human Resources. This booklet contains important information that a University Traveller should be aware of concerning Out-of-Province Emergency Medical & Travel Benefits available to eligible University employees.

10.3. The following is a list of the types of insurance a traveller should consider prior to a trip:

- 10.3.1. Accident Insurance - A traveler's loss of income or disability resulting from injuries sustained while travelling on University business is generally eligible for Workplace Safety and Insurance Board (WSIB) benefits. The University also offers life and long term disability insurance plans. Membership in these plans (other than Workplace Safety) may not be automatic and may be subject to a waiting period for new employees. University members of faculty and staff who are injured while performing University business away from their normal place of work may be eligible for WSIB benefits. Please contact the Occupational Health, Human Resources @ 519-824-4120 Ext 52133 regarding any potential claim.

For UofG AMEX Corporate Card users, accidental death or dismemberment insurance is available when travelling by common carrier (i.e. while travelling on an airline) in the amount of \$500,000 when travelling on airline tickets purchased with the AMEX Corporate Card.

- 10.3.2. Life Insurance - the University offers basic group life insurance to eligible full-time university faculty and staff members as part of their basic employee benefit plan. Contact your Human Resources coordinator for more information.

- 10.3.3. Medical Insurance (OHIP & EHB)- The Province of Ontario has the Ontario Health & Insurance Plan (OHIP) and the University offers extended medical insurance to eligible faculty and staff. **Membership in these plans is not automatic** and it is the responsibility of the traveller to ensure they have adequate medical coverage for themselves and their families. This is particularly important when travelling outside of Canada. Foreign workers have to be enrolled in the University Health Insurance Plan (UHIP).

If a traveller is enrolled in OHIP (which is not automatic), the plan will normally reimburse medically required services at the amount it would cost had the services been performed in Ontario. The University's Extended Health Benefits (EHB) plan is contingent upon maintaining provincial health coverage (OHIP) or UHIP. For

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more details refer to the booklet titled “Group Insurance Benefits for Employees” available online at the Human Resources website.

- 10.3.4. Property Insurance - The University insures the University’s property, including property located off campus. Property removed from the University’s premises must be reported to the Insurance Office prior to the beginning of the traveller’s trip. Please state what the property is, the value, and the duration of the trip. Please note there is a \$10,000 departmental deductible in the event of a claim. The University does not insure the personal property of the traveller
- 10.3.5. Liability Insurance - The University will insure travelers against third-party liability claims while the travelers are conducting University business. An example of this coverage would be to provide insurance coverage against allegations that the traveller negligently injured another person or damaged their property. This coverage does **not** include automobile liability which is covered under automobile insurance policies.
- 10.3.6. Personal Activities - Members should be aware that insurance coverage provided by the University (for example – Liability Insurance) only applies when the traveller is conducting University business. Vacation periods before, during and after University business are not covered. In addition, family members and travelling companions are not covered under University insurance policies.
- 10.3.7. Vehicle Insurance - The University does not insure private vehicles (even while on University business). If using a private vehicle for business purposes (for example driving to a meeting off campus) the traveller should confirm that he or she has the appropriate class of business insurance from their own personal insurance company. Refer to Section 2.5 of this procedure for more information on the use of a private automobile and the university automobile allowance per km.
- 10.3.7.1 Third-Party Liability - rental companies provide third-party liability insurance (this insures for claims against the driver by another person) as part of the basic rental rate for the vehicle. Additional excess third-party liability coverage is carried by the University for rental vehicles to protect both the driver (while on University business) and the University.
- 10.3.7.2 Collision Damage Waiver - Although car rental companies do not provide full collision and comprehensive insurance as part of the basic rental rate, they do offer the renter the option of purchasing the Collision Damage Waiver (CDW) for an additional fee. This insures against physical damage to the rented vehicle. Purchasing from the car rental agency is the most expensive manner of obtaining this insurance, and travelers are encouraged to investigate the alternate options discussed

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below.

Collision Damage Waiver (CDW) Coverage Options – University travelers have options for rental vehicle collision and comprehensive insurance coverage. They are:

**10.3.7.2.1 Option 1: Budget Rent-A-Car (Local Select Locations Only)**

For local rentals, travelers are encouraged to rent vehicles from Budget Rent-A-Car. The University's Purchasing Services has negotiated preferred rates and insurance with several locations of Budget Rent-A-Car. Refer to the Purchasing section of the Financial Services website for details. Through this arrangement, the traveller is not required to purchase any additional insurance. The renting department's maximum exposure is limited to the \$1,000 deductible. You are not required to use the AMEX Corporate Card for this option.

**10.3.7.2.2 Option 2: UofG American Express (AMEX) Corporate Card**

Travellers using the UofG AMEX Corporate Card to pay for their car rental (for most locations in North America) receive automatic no charge coverage for theft of or damage to the rental vehicle. The following conditions apply:

- a) The Cardholder must be present at the time of the rental and must remain the principal driver of the vehicle throughout the coverage period.
- b) Coverage is available for secondary drivers provided they are listed on the rental agreement
- c) The vehicle cannot be rented for periods exceeding 31 consecutive days.
- d) The Collision Damage Waiver (CDW) or similar option **must** be declined.
- e) Vehicles **not** covered by the UofG AMEX Corporate Card include; expensive or exotic automobiles, trucks, off-road vehicles, recreational vehicles, campers, trailers and certain vans.

In the event of an accident, AMEX must be contacted within 48 hours. Please refer to AMEX directly for further CDW insurance information and/or exclusions by calling cardholder insurance assistance at 1-800-243-0198.

**10.3.7.2.3 Option 3: Other Vehicle Insurance Options**

If the traveller does not rent a vehicle from one of the listed Budget Rent-A-Car locations referred in Option 1 or the traveller does not use the UofG AMEX Corporate Card, the Collision Deductible Waiver (CDW) **must** be purchased from the automobile rental agency. An exception to this rule would be using a credit card other than the AMEX Corporate Card that offers similar coverage to the AMEX Corporate Card.

**10.3.7.2.4 Option 4: International Vehicle Rentals**

## **Financial Policy FI 2.0**

### **Travel and Business Reimbursement Policy & Procedure**

Note that the insurance coverage described in Options 1 through 3 applies only to vehicles used in Canada or the continental U.S.A. If you are travelling abroad and renting vehicles at your destination, you are responsible for arranging your own insurance as is appropriate for the country(s) in which you are travelling.

**Financial Policy FI 2.0**  
**Travel and Business Reimbursement Policy & Procedure**

Appendix 1

**Reimbursable Expense for Which the Original Receipt(s) was Lost**

To be completed by Claimant and attached to the Travel and Business Expense Claim form.

The following is a list of expense details that were incurred while conducting University Business and for which the original receipt(s) were lost.

<b>Date</b>	<b>Description</b> ( Include: What was purchased, supplier name, address & phone number, purpose, & other related information)	<b>Foreign Amount</b>	<b>Canadian Amount</b>
	<b>Total Expenses</b>		

*I hereby certify that the expenses noted above are net of any travel rebates, agency discounts, were incurred on University business, are not previously reimbursed and are in accordance with University Travel Policy*

*I request that the expenses incurred as noted above (without original receipts), be approved for reimbursement.*

\_\_\_\_\_  
Signature of Claimant

\_\_\_\_\_  
Position / Title

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Approval Signature

\_\_\_\_\_  
Position / Title

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Name