Vehicle Rentals

NON OWNED VEHICLE (RENTAL VEHICLES) INSURANCE PROGRAM

The University's rental vehicle insurance program *ONLY PROVIDES INSURANCE WHEN THE VEHICLE IS BEING DRIVEN ON UNIVERSITY BUSINESS*. If you are using the vehicle for personal use (i.e. recreational, leisure, sightseeing outside of business) or if there is any doubt concerning insurance coverage, ensure that you purchase the insurance offered by the rental agency. Please note that coverage does not include countries that are subject to trade or other economic sanction or embargo by Canada.

- ***Minimum age for drivers of rental vehicles will be increased to 21 years old;***
- ***ALL employees using personal vehicles on University business carry a minimum of $1 million liability limits;***
- ***ALL Enterprise or rental vehicles must be rented under the University name not a personal name; truck rentals are not included under the $1,500 deductible limit with Enterprise.***
- ***Required - Student/volunteers must carry a minimum $1 million Third-party Liability Limit on any personal vehicle used for University business purposes.***

Rental Considerations

Through the CAUBO contract, employees can rent from **AVIS**, **Budget**, **Enterprise**, **National** and **Hertz** while on University business for special rates or insurances that are included. Please ask what insurances may be automatically included with your rental such as Collison or reduced deductibles.

Maximum Rental Vehicle Value: The insurance coverage maximum for all vehicles is $50,000 Canadian.

- **+ 30 day rentals:** Vehicles rented for longer than 30 days must be added to the Owned Vehicle Insurance Policy.
- **Coverage (new):** International rentals have limited coverage, and in some cases no coverage under our insurance program. If you are travelling to these countries, you will need to secure separate insurance coverage: **Afghanistan, Bangladesh, Burkina Faso, Cuba, Central African Republic, Democratic Republic of the Congo, Guam, Haiti, Iran, Iraq, Israel, Ivory Coast, Libya, Macedonia, Myanmar (Burma), Nigeria, Pakistan, Saipan, Sudan, Syria, Yemen, Russia, Belarus and Ukraine**
- **Deductible/LDW Purchase:** Most rental companies will offer you the option to purchase the Loss Damage Waiver (LDW)/Collision Damage Waiver (CDW) and reduce your deductible. The University of Guelph vehicle insurance program has a **$1,500** deductible that will be charged to the department (or trustholder, where appropriate) who rented the vehicle. If your department wishes to reduce it's deductible from the $1,500, purchase the appropriate LDW/CDW amount. For additional information please review the Travel and Business Reimbursement Policy and Procedures [1], section 10.3.7.
- Also, if you are renting outside of Canada and the United States, purchase the maximum liability, collision & accident insurance that the company offers.
- **Drivers:** If you have more than 1 individual driving the vehicle, **LIST ALL DRIVERS** in order to ensure that the insurance will apply. The University's preferred supplier will allow drivers 21 and older to rent or drive vehicles

on the University's behalf. Other rental agencies will require individuals to be 25 years or older. Volunteers, Undergraduate & Graduate students must be approved University drivers [2]. It is the responsibility of the renter to ensure that all drivers comply with the Rental Agencies policy on age.

- **Insurance may be voided if:**
  - the driver is found legally impaired;
  - open alcohol or illegal drugs are found in the vehicle;
  - the driver is found texting while driving;
  - the driver is found to be travelling at a rate 40 km/h faster than posted speed limit;
  - if the vehicle is used for any illicit or prohibited trade or transportation.

NOTE: The individual renting the vehicle and/or the driver may be held legally responsible for charges and/or litigation arising from such misuse of the vehicle.

CHECKING FOR DAMAGE

Prior to signing off on the vehicle to take it, please do an inspection, make notes and immediately report any damages to the Rental Company prior to leaving with the vehicle.

Upon dropping off the vehicle, do another inspection, make notes and ensure that you report damages to the Rental Company immediately.

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Links
[1] https://www.uoguelph.ca/finance/travel-policy-procedure [2] https://www.uoguelph.ca/finance/departments-services/insurance-office/vehiclesdrivers/who-can-drive