Rental Vehicle Information Sheet

Optional Insurance Coverage Elections: Travel in U. S.

1. **Physical Damage to Rental Vehicle** – The Collision **Damage Waiver** (DW), as listed on the Enterprise rental agreement, is not required. Before making a decision as to whether DW should be declined, departments may need to consider the $1000 deductible charged to departments for all automobile physical damage under the **Uninsured Loss Policy**, Policy No. 10.20.

2. **Personal Accident Insurance** – Travel events that include non-Baylor employees as occupants in rental vehicles require purchase of this coverage. This coverage includes a $150 ambulance benefit, $3,500 per person medical benefit for vehicle occupants, $100,000 AD/D benefits for the driver and $10,000 AD/D benefit per passenger.

3. **Supplemental Liability Insurance** – This coverage is not required to be purchased by Baylor employees participating in official Baylor travel. Contact Risk Management at (254) 710-8990 with any questions concerning the applicability of this coverage related to specific travel events. If travel is personal in nature, the traveler may wish to purchase Supplemental Liability Insurance.

Steps to Take When Renting Vehicles: Travel in U. S.

1. Before leaving campus make or print copies of insurance identification card, Automobile Accident Report Form, and Automobile Accident Reporting Guide. You can download and print copies of these forms from the Risk Management website by accessing the following link: [https://www.baylor.edu/risk_management/index.php?id=34622](https://www.baylor.edu/risk_management/index.php?id=34622).

2. Before taking possession of the vehicle or signing any rental forms, completely inspect the inside and outside of the vehicle noting any damage.

3. Have the rental company’s representative indicate on the rental form if any damage exists at the time you take control of the vehicle. If the vehicle is delivered to you by Enterprise, be sure to inspect the exterior and interior of the vehicle and have the Enterprise Representative annotate any damage found on the rental agreement form before the representative leaves your location.

4. Before returning the vehicle, inspect it again noting any damage. Have the rental company's agent annotate on the rental form that either no damage existed or that all damage present was there when you originally took possession of the vehicle. If you have made arrangements to have an Enterprise Representative pick the vehicle up, be sure to inspect the exterior and interior of the vehicle for damage. If damage is observed, inform the appropriate Enterprise office and report the damage to the Risk Management Department as specified in the **Guidelines for Driving on Behalf of Baylor**, Policy No. 5.1.

5. If there was any damage sustained while the vehicle was in your possession, you will need to complete an Automobile Accident Report. The Automobile Accident Report Form and Automobile Accident Reporting Guide can be accessed and downloaded using the web address listed in Step 1 above. See the Automobile Accident Reporting Guide for additional information on reporting incidents resulting in damage to automobiles.

**Remember:**

*The rental car company will not accept liability for damage sustained to rental cars returned to their facility after they are closed.*

Neither Baylor University nor the rental car company will be responsible for personal vehicles sustaining damage while left at the rental company’s facility.
Many rental car companies will deliver the vehicle to you and/or pick it up when you are finished. Be aware that any damage to the vehicle not noted on the rental agreement form prior your use of the vehicle will become your responsibility.

Optional Insurance Coverage Elections: Travel in Foreign Countries

Due to the differential in laws governing automobile operation and liability in foreign countries, the purchase of rental vehicles is undesirable for many travelers. For information on automobile rental specific to vehicle operation in Mexico, please review the Automobile Travel in Mexico Information Sheet.

Baylor University maintains contingent automobile liability coverage providing protection against claims (bodily injury or property damage) by third parties resulting from use of an owned, rented, or leased automobile. In order to affect coverage under this contingent automobile liability policy, employees renting vehicles while traveling in foreign countries must purchase at least the maximum limits required by law in the subject country available through the rental car company for physical damage and liability.

Steps to Take When Renting Vehicles: Travel in Foreign Countries

1. Inspect the vehicle exterior and interior. Have any defects noted by the rental company’s attendant.
2. Purchase all coverage available from the rental car company up to the maximum required by law.