

VEHICLE RENTAL AND ASSOCIATED INSURANCE

INSURANCE COVERAGE						
VEHICLE TRAVEL OPTIONS	RENTAL COST	APPROVED DRIVER	Collision Coverage	Liability Coverage	Employee Driver or Passenger Medical Coverage when in the course and scope of their job	Non-University Employed Driver or Passenger Medical Coverage
USE UNIVERSITY OWNED VEHICLE FOR TRAVEL IN THE COURSE AND SCOPE OF JOB						
End User uses UNIVERSITY OWNED VEHICLE from University Transportation Services	IDT is charged to department at the current flat per mile rate based on actual mileage; gasoline card is provided; gasoline purchases are not IDT'd	University certified driver(s) only, Policy D-10	University auto policy is primary	University auto policy is primary	University's Worker's Compensation	Non-University Employed Driver is not allowed. University auto policy is primary
RENT FROM STATE CONTRACT VENDOR FOR TRAVEL IN THE COURSE AND SCOPE OF JOB						
END USER rents IN END USER NAME	Rental is in the End User's Name; travel reimbursement is based on rental charges and gasoline receipts	End User specified with Vendor	State Contract Vendor includes CDW insurance and is primary; End User's personal auto insurance policy is secondary	State Contract Vendor includes minimal liability insurance and is primary; End User's personal auto insurance policy is secondary	University's Worker's Compensation	State Contract Vendor's liability insurance is primary; End User's personal auto insurance policy is secondary
*UNIVERSITY RENTS VEHICLE through Requisition/PO Process	Submit rental invoice to A/P referencing PO#; gasoline purchases are made by the End User and submitted for reimbursement on travel voucher	University certified driver(s) only, Policy D-10	State Contract Vendor includes CDW insurance and is primary; University's auto insurance policy is secondary	State Contract Vendor includes minimal liability insurance and is primary; University's auto insurance policy is secondary	University's Worker's Compensation	Non-University Employed Driver is not allowed. State Contract Vendor's liability insurance is primary; University auto policy is secondary
USE PERSONAL VEHICLE FOR TRAVEL IN THE COURSE AND SCOPE OF JOB						
END USER uses his/her personal vehicle	Travel reimbursement is based on point to point mileage from state travel guide; gasoline purchases are not reimbursed	Anyone approved by End User , vehicle owner	End User's personal auto insurance policy is primary	End User's personal auto insurance policy is primary	University's Worker's Compensation	End User's personal auto insurance policy is primary

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RENT FROM NON-STATE CONTRACT VENDOR FOR TRAVEL IN THE COURSE AND SCOPE OF JOB

<p>END USER RENTS VEHICLE IN END USER NAME</p>	<p>Rental is in the End User's Name; travel reimbursement is based on rental charges and gasoline receipt</p>	<p>End User specified with vendor</p>	<p>Non-State Contract Vendor offers CDW insurance as an additional cost to the rental; if purchased, it is primary; End User's personal auto insurance policy is secondary, or primary if CDW is not purchased</p>	<p>Liability insurance may not be available. If it is, it is an additional cost to the rental and will not be reimbursed; if purchased, it is primary; End User's personal auto insurance policy is secondary, or primary if liability insurance is not purchased or not available</p>	<p>University's Worker's Compensation</p>	<p>Liability insurance may not be available. If it is, it is an additional cost to the rental and will not be reimbursed; if purchased, it is primary; End User's personal auto insurance policy is secondary, or primary if liability insurance is not purchased or not available</p>
<p>*UNIVERSITY RENTS VEHICLE through Requisition/PO Process</p>	<p>Submit rental invoice to A/P referencing PO#; gasoline purchases are made by the End User submitted for reimbursement on travel voucher</p>	<p>University certified driver(s) only, Policy D-10</p>	<p>Non-State Contract Vendor offers CDW insurance as an additional cost to the rental; if purchased, it is primary; University's auto insurance policy is secondary, or primary if CDW is not purchased</p>	<p>Liability insurance may not be available. If it is, it is an additional cost to the rental; if purchased, it is primary; University's auto insurance policy is secondary, or primary if liability insurance is not purchased or not available</p>	<p>University's Worker's Compensation</p>	<p>Non-University Employed Driver is not allowed. State Contract Vendor's liability insurance is primary; University auto policy is secondary</p>

USE COURTESY VEHICLE FOR TRAVEL IN THE COURSE AND SCOPE OF JOB

<p>END USER uses a courtesy vehicle provided by a non-university entity; END USER provides insurance</p>	<p>None; End User submits gasoline purchases for reimbursement on travel voucher</p>	<p>As Approved</p>	<p>Courtesy vehicle provider's insurance is primary</p>	<p>End User's personal auto insurance policy is primary</p>	<p>University's Worker's Compensation</p>	<p>End User's personal auto insurance policy is primary</p>
<p>END USER uses a courtesy vehicle provided by a non-university entity; UNIVERSITY provides insurance</p>	<p>None; End User submits gasoline purchases for reimbursement on travel voucher</p>	<p>As Approved</p>	<p>Courtesy vehicle provider's insurance is primary;</p>	<p>University auto policy is primary</p>	<p>University's Worker's Compensation</p>	<p>University auto policy is primary</p>

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VEHICLE LEASED BY THE UNIVERSITY FOR TRAVEL IN THE COURSE AND SCOPE OF JOB						
*UNIVERSITY LEASES VEHICLE (long-term) through Requisition/PO Process	Submit rental invoice to A/P referencing PO#; gasoline purchases are made by the End User utilizing a University gas card issued by Transportation Services	As Approved	University's auto policy is primary	University's auto policy is primary	University's Worker's Compensation	University auto policy is primary

NOTES:

If the accident is not the SFA employee's fault, then appropriate claims will be filed against the responsible party.

All of the above scenarios and associated insurance coverage represent a 'general rule of thumb' and are not to be construed as a legal opinion, nor are they binding on the University in any way. These statements are a general set of guidelines for each employee to consider when determining the vehicle option to use when traveling on Universitybusiness. Each accident has its own unique set of circumstances that may support or contradict these general statements.

University rentals/leases through the Req/PO process are limited to recurring rentals over a year's period, rentals for groups, etc. Purchasing and Travel will consult on these requests.

CDW - Collision Damage Waiver. Non-state Contract Vendor's collision insurance may not cover the other party (if SFA is at fault). The State contract vendor's collision insurance does.