

Texas Christian University Car Rental Insurance

Only TCU employees over 25 years of age, and who have submitted their information for a Motor Vehicle Record (MVR) check to the TCU Risk Management department (x7778), are eligible to rent a vehicle for TCU business. Any request for an exception for an employee renting a car that is *under* the age of 25, requires a Vice-Chancellor's approval.

The university's automobile insurance carrier, Liberty Mutual, provides liability and physical damage coverage on rental cars used on university business and rented in TCU's name. In order to clarify the varying coverage listed on most car rental agreements, the following options from Budget Rent-A-Car are given:

1. Loss Damage Waiver: **Deny** for all car rentals for university business. **Accept** for all truck rentals for university business.
2. Collision Damage Waiver: **Deny** for all car rentals for university business. **Accept** for all truck rentals for university business.
3. Personal Accident Insurance: **Accept** only when persons other than TCU employees will in the vehicle.
4. Personal Effects Coverage - Personal Accident Insurance: **Optional coverage** – TCU coverage applies only to TCU owned property or equipment. Most homeowner policies provide some coverage for personal belongings. Please review your coverage. If you are transporting very expensive TCU owned equipment, accept this coverage. **Accept** for all truck rentals to cover transported TCU equipment.
5. Supplemental Liability: **Deny** for all car rentals for university business. **Accept** for all truck rentals for university business.
6. Driving in Mexico: Check for travel restrictions and warnings associated with Mexico. If a travel warning or alert has been issued by the US Department of State for Mexico then be advised *TCU will not permit employees to travel on University business to countries where warnings have been issued.*
Try to avoid driving a rental car or your personal car across the border into Mexico. If you must drive a rental vehicle or personal vehicle for TCU business in Mexico, separate auto coverage must be purchased from a licensed Mexican insurance company at the border **before** driving into Mexico. Mexico considers an automobile accident a *criminal offense* as well as a civil matter.
7. Driving in Canada: TCU's automobile policy territory coverage includes Canada. However, you should purchase local Canadian coverage if you are staying in Canada for more than 24 hours.
8. Rentals made outside of the U.S., Canada, and Mexico: TCU does not provide insurance coverage for rental cars outside of the U.S., Canada, or Mexico. **Accept** all coverage's offered by the rental car company.

Any vehicle rental agreement for TCU business **must** be made in the University's name. Be certain to add "**For TCU**" after your signature on the rental agreement.

Make certain to inspect your rental vehicle for damage **prior** to leaving the rental lot at the time of pick up. Make certain a **written or photographic notation** of the damage is made on the rental agreement by the rental agent.

Inspect your rental vehicle **at the time** of return to the rental company. Make certain a **written or photographic notation** of the damage is made on the rental agreement by the rental agent.

Any damage found should be reported immediately to the TCU Risk Management department.

TCU has an agreement with Enterprise Rent-A-Car for improved rates and insurance included. Please use Contract **XZ09461**

TCU policy prohibits the rental of 15-passenger size vans.

If you plan to combine vacation time with university business, check with your *personal* automobile insurance carrier for selection of appropriate coverage for the vacation portion of your trip.

Should you have any questions concerning these issues, feel free to contact the TCU Risk Management department at 817-257-7778 or 817-257-6363.