

Vehicle Rentals & Insurance Coverage – Frequently Asked Questions

April 2017

This document has been prepared as general guidance regarding vehicle rentals and insurance coverage. It does not include all of the conditions and exclusions that might apply. If you have any questions about the insurance implications of an activity or situation in which your department is involved, please contact Financial Services Director's Office at 902-420-5464.

Table of Contents

1.	Does the University have insurance for automobile rentals?	1
2.	What countries in the world can I rent a car and be covered by SMU insurance?	1
3.	What is covered by the University's insurance?	2
4.	Who can drive a rental automobile under the University's insurance and for what purposes?	2
5.	What is NOT covered by the University's insurance?	3
6.	May I use my cell phone while driving?	4
7.	May I rent a 15 passenger van?	4
8.	What if I am renting another type of vehicle such as a boat?	4
9.	What do I do if in case of an accident or damage to the vehicle?	4
10.	Do I need to inspect the vehicle before accepting delivery or when returning it?	4
11.	How Do I Rent a Vehicle Through Saint Mary's University?	5

1. Does the University have insurance for automobile rentals?

Saint Mary's University has a program in place for those automobiles rented for University business that are rented within Canada and the continental U.S.A. The rental contract should be made in the name of Saint Mary's University; otherwise the employee's personal automobile insurance may apply as primary insurance in the event of a claim. Therefore, **please write the renter's name and also the name of Saint Mary's University on the rental agency agreement.** Please note that use of a SMU credit card is not sufficient to identify the University as the renter.

2. What countries in the world can I rent a car and be covered by SMU insurance?

You can rent a car for university business and be covered by the University's insurance **within Canada and the Continental USA only**. Renting a car in Europe, South America, Asia, and everywhere else in the world you must purchase rental insurance.

3. What is covered by the University's insurance?

Automobiles that are rented from rental agencies for a period of less than 30 days that are being used for University business within Canada and the Continental U.S.A. are covered by the University's insurance. In order to ensure that the rental automobile is covered under the University's insurance, write the renter's name and also the name of Saint Mary's University on the rental agency agreement.

Coverage includes:

- liability insurance which covers damage to the property of others and injuries to third party individuals. The University's insurance provides excess insurance over and above that which the rental agencies carry. The liability coverage provided by the rental agency and the University's excess policy should provide sufficient coverage while you are engaged in University business.
- coverage for collision and theft of rented automobiles up to a value of \$60,000. This coverage does not include rented automobiles that are used for recreational purposes.

Saint Mary's University non-owned auto insurance program coverage may be void if:

- the driver is found legally impaired;
- alcohol or illegal drugs are found in the vehicle;
- the vehicle is used for any illicit or prohibited trade or transportation.

The individual signing out a vehicle and/or the driver may be held legally responsible for charges and/or litigation resulting from vehicle misuse (which includes, but is not limited to, any of the special conditions listed herein).

4. Who can drive a rental automobile under the University's insurance and for what purposes?

Paid employees of Saint Mary's University who are qualified drivers with a valid driver's license traveling on University business (related to their paid employment) may drive rental vehicles covered by the University's insurance. Anyone who will be driving the vehicle must be listed on the rental agency agreement. If any drivers are not university employees you may need to purchase additional insurance. See the next section for more details.

Rental agencies may require drivers to be 25 years of age or older. It is the renter's responsibility to check with the rental agency to ensure that their drivers are in compliance with the rental agency's policy.

According to Nova Scotia regulations, international students attending on a student visa may drive a vehicle in Nova Scotia with their home country driver's license as long as it is in English. Otherwise they must obtain a Canadian driver's license. International drivers that are on a work visa are required to obtain a Canadian driver's license after being in Canada for three months.

5. What is NOT covered by the University's insurance?

Personal or Recreational Use – If the rental vehicle is not being used for University business at the time of an accident or theft, but for recreational or leisure activities e.g. sightseeing trips outside of the area of business the University's insurance does not apply. So, if the vehicle will be used for purposes other than University business, please ensure that you have adequate coverage for yourself.

The rental agency may provide some liability insurance coverage but you should check the limit to ensure it is adequate. Canadian law requires rental agencies to carry \$1 million in third party liability coverage. Rental agencies in the U.S.A. may carry less or none at all, depending on the state in which they are located. Please check with the rental agency at the time of rental for this information.

When using the vehicle for personal or recreational purposes you will also need insurance coverage for collision, theft and damage to the rented vehicle. You can purchase the collision damage waiver / loss damage waiver from the rental agency for the full term of the rental at the time you rent the vehicle. Alternatively you may have coverage under your credit card insurance program or your personal automobile policy. You are responsible for the cost of this coverage.

Rental Autos outside Canada and the Continental U.S.A. – the University insurance does not cover rental automobiles outside of Canada and the Continental U.S.A. Rental agencies in many countries may not automatically provide liability insurance for persons renting their vehicles. Therefore, purchase the maximum liability, collision, accident and theft insurance that the rental agency offers while traveling in countries outside of Canada or the U.S.A.

Personal Automobiles – Although employees may use their personal automobile while on University business, the University's insurance policies do not provide coverage. Car owners are advised to check in advance with their own insurance agent to secure an appropriate endorsement to their policy, if necessary. The additional costs of such endorsements are the personal expense of the car owner and are deemed to be compensated for within the current kilometrage rates.

Individuals Not Employed by Saint Mary's – The University's insurance does not cover individuals who are not employed by the University even while accompanying a University employee who is traveling on University business. For example, if a University employee accompanied by her spouse rented a vehicle for University business and listed her spouse on the rental agreement as an additional driver, the spouse would not be covered by the University's insurance policy while driving the rental vehicle. In this instance, please ensure that the additional driver has adequate coverage (either with personal credit card insurance coverage, personal automobile policy, or purchase of insurance from the rental agency). The additional driver will be responsible for the cost of this insurance.

Property – Personal property of the driver or occupants is not covered. Saint Mary's University property located inside or carried outside of the rental automobile or trailer is not covered by the rental vehicle insurance but it may be insured under the University's property insurance.

Transport of Hazardous Materials – vehicles which are carrying hazardous materials or goods are not covered. Professional transport companies should be used whenever transporting hazardous materials or goods.

6. May I use my cell phone while driving?

Cell phones may not be used at any time while operating the rental vehicle.

7. May I rent a 15 passenger van?

The rental and use of 15 passenger vans for University business is prohibited.

8. What if I am renting another type of vehicle such as a boat?

The University's insurance may not cover forms of transportation other than automobiles or vans (i.e. aircraft, watercraft, etc.). Please contact the Financial Services department (902-420-5464) prior to undertaking this type of rental to see what coverage is available through the University.

9. What do I do if in case of an accident or damage to the vehicle?

In the event of an accident, your primary concern is your safety and the safety of any others involved in the accident. Contact the police or 911 if necessary. As soon as possible inform the rental agency. Document the details of the incident as soon as possible. Then notify the University's Financial Services department (902-420-5464) and your credit card or insurance company, if applicable.

The vehicle driver will be required to provide the following information to Financial Services:

- a copy of the rental agency agreement,
- a copy of any bills received from the rental agency for the accident,
- a copy of the accident report filled out for the rental agency, and
- additional particulars about the accident, as required.

10. Do I need to inspect the vehicle before accepting delivery or when returning it?

Prior to accepting delivery of the vehicle, please ensure the rental vehicle is thoroughly inspected for damages, and any damages are properly noted on the rental agreement. Where possible, use your camera or smartphone to take pictures or video of any damage (or lack thereof).

Before returning the vehicle, please inspect it for damage. Report any damage to the rental company and, upon returning to the University, to the Administrative Assistant in Financial Services.

It is not necessary to wash the vehicle before returning it. The cost of washing the vehicle will be a reimbursable expense only if cleaning is required in order to inspect the vehicle for possible damage prior to returning it.

11. How Do I Rent a Vehicle Through Saint Mary's University?

The vendor is Enterprise Rent-A-Car

Enroll in Emerald Club:

1. Follow [this link](#) to go the ISI customized site
2. Use the drop down menu to select your school
3. Complete your enrollment and customize your profile
4. Start earning points towards free rentals immediately upon enrollment

Make your reservation

1. Click the reservation link to book online.
2. Choose your brand – Enterprise for local travel, National for airport rentals
3. Select your school from the drop down menu
4. Complete reservation information

Or call 1-844-307-8008 for Enterprise, or 1-844-307-8014 for National.

Contact information and assistance

Direct billing is available – contact strategicadrcan@ehi.com

For general customer service – contact adrcanada@ehi.com

Find the closest Enterprise location and hours – call 1-844-307-8008

Contact your local Enterprise location for special reservations such as multiple vehicles, long term rentals, etc.

Welcome to Enterprise Rent-A-Car® and National Car Rental®



Enterprise Rent-A-Car and National Car Rental have been selected to provide vehicle rental services to ISI and its member institutions. Travellers can take advantage of discounted pricing and additional benefits when renting for business and leisure use through February 15, 2020.

Benefits of renting with Enterprise & National

- 68 Atlantic Canada locations to serve you
- Use the same Account Number for both business and leisure rentals at either brand
- Pick-up is free at Enterprise
- Vehicle delivery available (24 hours' notice within 25 km radius)
- \$50 one-way fee between all off-airport locations in Atlantic Canada will be waived. A \$50 one-way fee shall continue to be applied for any airport one-way transportations in Atlantic Canada
- Expedited airport transactions
- Winter tires available upon request (\$6 per day in Atlantic Canada with 48 hours' notice)
- Mobile apps assist with booking reservations and tracking points
- Complimentary membership in National's award-winning Emerald Club®
- Most locations are open Monday to Friday: 8:00 a.m. - 6:00 p.m., and Saturday: 9:00 a.m. - Noon

Emerald Club – Rewards Program

Emerald Club members will earn rewards when renting at Enterprise and National worldwide. Members also receive additional service benefits when renting at select National airport locations, such as:

- Faster reservations and quicker rentals
- Member discounts
- Personal profiles saved in your account
- Earn free rental day credits to be used at National Car Rental
- Reserve a midsize vehicle and choose any vehicle on the Emerald Aisle for the same midsize price

See reverse for more information

Follow these easy guidelines to start earning your rewards today.

Enroll in Emerald Club:

1. Follow the link below to go the ISI customized site
2. Use the drop down menu to select your school
3. Complete your enrollment and customize your profile
4. Start earning points towards free rentals immediately upon enrollment

**ENROLL IN
EMERALD CLUB**

Once enrolled, visit **statusmatch.emeraldclub.com** and request a status match to competitor loyalty programs.

Make your reservation

1. Click the reservation link to book online.
2. Choose your brand – Enterprise for local travel, National for airport rentals
3. Select your school from the drop down menu
4. Complete reservation information

RESERVE NOW

Or call 1-844-307-8008 for Enterprise, or 1-844-307-8014 for National.

Contact information and assistance

Direct billing is available – contact strategicadrcan@ehi.com

For general customer service – contact adrcanada@ehi.com

Find the closest Enterprise location and hours – call 1-844-307-8008

Contact your local Enterprise location for special reservations such as multiple vehicles, long term rentals, etc.

Reminders

To avoid additional refueling charges, replace used fuel prior to returning the vehicle.

Enterprise and National do not assess the following fees:

- Energy Recovery Fee
- Rental Extension Fee
- Additional Driver Fee
- Cancellation Fee
- Early Return Fee
- No Show Fee
- Currency Conversion Fee
- Loyalty Program Fee

