



Rental Vehicle Insurance Procedures

Office of Institutional Compliance & Risk Management

These procedures provide guidance concerning the requirements for acquiring insurance associated with renting or leasing vehicles to conduct University Business.

A. GENERAL PROCEDURES

Rental vehicles may be procured to conduct University Business and are preferable to using a personal vehicle. Employees must be 21 years of age and have a current U.S. driver's license to be eligible to rent a vehicle for the purpose of conducting University Business.

B. RENTAL PROCEDURES

1. The University's automobile insurance carrier provides secondary liability coverage on rental vehicles used to conduct University Business and rented in ACU's name.
2. Employees should refer to the [Travel and Entertainment Policy](#) and University Purchasing's [Rental Car](#) procedures to obtain additional information concerning the procurement of rental vehicles. In order to clarify the varying coverage listed on most rental agreements, the following options are provided:
 - Optional Damage Waiver: **Accept** if renting for University Business.
 - Optional Personal Accident Insurance: **Deny** if renting for University Business.
 - Personal Effects Coverage: **Optional Coverage**
ACU's policy applies only to ACU owned property or equipment. If you or your passengers are transporting expensive personal equipment, you accept this coverage at your own expense.
 - Supplemental Liability: **Deny** if renting for University Business.
3. Any vehicle rental agreement for University Business must be made in the University's name. Be certain to add **"For ACU"** after your signature on the rental agreement.
4. If you plan to combine vacation time with University Business, check with your personal automobile insurance carrier to select the appropriate coverage for your vacation.

C. INSPECTION PROCEDURES

1. Inspect the exterior and interior of the rental vehicle for damage **prior** to leaving the parking lot. Make certain a **written notation** of the damage is made on the rental agreement by the rental agent before signing.
2. Inspect the rental vehicle **at the time** of return to the rental company. Make certain a **written notation** indicating whether or not there is any additional damage is made by the rental agent on the agreement.

Please contact the Office of ICRM at 325-674-6142 or risk@acu.edu if you have any questions concerning these procedures.