



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, contact the Manager, Procurement and Risk Management.

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#### 1. Does the University have insurance for automobile rentals?

Employees who travel for university business may rent a vehicle when it is necessary or more economical than other transportation options. See the Travel Policy for further information.

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

You can rent a car for university business and be covered by the University's insurance within Canada and the United States of America (U.S.A.) only. When renting a car outside of these areas, you must purchase insurance from the rental company. Any personal use of the rental vehicle is not covered by the University's insurance.

### 3. What name should appear on the rental agreement?

The rental contract should be made in the name of Acadia University; otherwise the employee's personal automobile insurance may apply as primary insurance in the event of a claim. Therefore, write the renter's name and also the name of Acadia University on the rental agency agreement.

Anyone who will be driving the vehicle must be listed on the rental agency agreement as drivers.

### 4. What is covered by the University's insurance?

Automobiles that are rented from rental agencies for a period not exceeding 30 days that are being used for University business within Canada and the 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 Acadia University on the rental agency agreement.

The University purchases non-owned auto (rental vehicle) insurance for Canada and the U.S.A. to provide coverage for vehicles rented on university business. This coverage includes third party liability insurance for bodily injury and damage and loss to the vehicle.

\$75,000 is the maximum coverage for physical damage to a rental vehicle. If you are renting a vehicle with a value higher than \$75,000, purchase the loss damage waiver from the rental agency.

This policy carries a \$1,000 deductible which would become the responsibility of the department should any damage occur.

Any personal use of the rental vehicle is not covered.

The individual signing out a vehicle and/or the driver may be held legally responsible for charges and/or litigation resulting from vehicle misuse.

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

Paid employees of Acadia University who are qualified drivers with a valid driver's license travelling on University business (related to their paid employment) may drive rental vehicles covered by the University's insurance.

A student is considered an employee if they are paid by Acadia University and receive a T4 from Acadia. It is the responsibility of their supervisor/manager to confirm that the students in

question are employees. e.g. If a paid employee of Acadia rents a vehicle for a student who is conducting field work as a paid employee of Acadia, they would be covered under Acadia's policy.

Out of province or out of country students that are employees of the University can drive in Nova Scotia up to 90 days. They must be at least 16 years old and hold a valid license from another country or Canadian province. During the 90 day grace period they must apply for a valid Nova Scotia driving license for their vehicle class.

Volunteers are not covered by Acadia's rental 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.

## **6. What is NOT covered by the University's insurance?**

### Personal Use

If the rental vehicle is not being used for University business at the time of an accident or loss, but instead for personal recreational or leisure activities, such as sightseeing trips outside of the area of business, the University's insurance does not apply. 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.

If using the rental vehicle for personal 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.

### Automobile Rentals Outside Canada and the U.S.A.

The University's insurance does not cover rental vehicles outside of Canada and the 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. See the Acadia University Travel Policy for more information.

### Individuals Not Employed by Acadia University

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 their spouse, rented a vehicle for University business and listed their 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, it is the employee's responsibility to 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. Acadia University property located inside or carried outside of a rental vehicle is not covered by the rental vehicle insurance, but it may be insured under the University's property insurance policy.

### Transport of Hazardous Materials

Rental vehicles carrying and transporting hazardous materials or goods are not covered under the University's insurance. Professional transport companies should be used whenever transporting hazardous materials or goods.

## **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 or aircraft?**

The University's insurance does not cover forms of transportation other than automobiles or vans (i.e. aircraft, watercraft, etc.). Contact the Manager, Procurement and Risk Management prior to undertaking this type of rental to see what coverage is available through the University. Please provide adequate notice for your request to be investigated.

## **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:

- a) Remain at the scene of the accident.
- b) Take precautions to ensure your safety and that of others on the roadway.
- c) Contact the police or 911 if necessary.
- d) Exchange required information with other drivers involved as well as witnesses at the scene of the accident.
  - i) Some information you should obtain:
    - The other driver's personal information: name, address, phone number, insurer, insurance policy number, and license plate number
    - Witness' name and phone number
    - Pictures of the accident scene. Take pictures showing the positions of the cars before moving your vehicle.
  - ii) If you are the driver of a vehicle involved in a motor vehicle accident you have a duty to provide information to the driver of the other vehicle involved. This information includes:
    - Your name, address, the registration number of your vehicle and to show your driver's license so that they may record your license number.
- e) Be careful what you say to others at the scene.
- f) File a police report.
- g) Do not give a statement to the other driver's insurance company.
- h) Seek medical attention (even if you do not think that you have been hurt).
- i) Report the accident to the rental agency.
- j) If vehicle was rented with Acadia's travel card, contact them directly to report the claim.
- k) Document the details of the incident as soon as possible, and notify the University's Manager, Procurement and Risk Management, sending them:
  - 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.

l) Within two days of the incident, submit an OHS Incident Report, even if you were not in the vehicle at the time of the incident/damage:

<https://www2.acadiau.ca/OHS/reporting.html>

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

Prior to accepting delivery of the vehicle, check the vehicle for scratches and dents before you leave the rental agency. It is the driver's responsibility to check for damage before they drive the vehicle. If there is pre-existing damage, ensure that you report it to the rental agency before you leave and ensure the 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, inspect it for damage. Report any damage to the rental company and ensure the damages are properly noted on the rental agreement. Upon returning to the University, report any damage to the Manager, Procurement and Risk Management.