Queen's University Staff and Faculty Use of Rented Vehicles on University-Sanctioned Business

BE SURE TO COMPELTE A 360 DEGREE WALK AROUND OF VEHICLE AND DISCUSS ANY EXISTING DAMAGE WITH THE RENTAL AGENCY.

Use of 15 Passenger Vans

Due to the increased risk of rollovers, the rental and use of 15 passenger vans is strongly discouraged for university sanctioned purposes. Other types of vans should be considered for similar purposes.

Age and License Requirements

All drivers must be at least 21 years of age and carry a valid Ontario **Class G** driver's licence or equivalent from another jurisdiction; only drivers with the appropriate licence are permitted to drive vehicles for Queen's University-sanctioned business. Rental agencies may require drivers to be no less than 25 or a "Young Driver" fee may apply.

Liability Procedures

The rental agreement **must** be in the name of '**Queen's University**' to avoid being personally liable.

- i.e. "Joe Smith for Queen's University"

All designated drivers **must** be named on the agreement and drivers' licences must be presented to rental agency at time of rental. The Primary Driver is required to drive for the majority of the time.

Queen's Non-Owned Automobile policy **does not** provide auto liability coverage to rental vehicles in Afghanistan, Bangladesh, Burkina Faso, Central African Republic, Democratic Republic of the Congo, Guam, Haiti, Iran, Iraq, Israel, Ivory Coast, Libya, Macedonia, Myanmar (Burma), Nigeria, Pakistan, Russian Federation, Republic of Belarus, Ukraine including the Crimean peninsula and the Donetsk and Luhansk regions, Saipan, Sudan, Syria and Yemen. Please contact Bryan McGann, Manager, Insurance and Risk (bryan.mcgann@queensu.ca or 613.533.6000 ext. 74322) if you are planning to rent a vehicle in these regions. In all other countries, the university provides the required liability coverage for sanctioned vehicle rentals.

For liability purposes, all vehicle rentals **30 days** or more in duration must be reported to the Insurance Office. Once the vehicle is picked up, please provide the following information to insurance@queensu.ca

- Year
- Make
- Model
- VIN (17-digit number – usually on drivers door)
- Please have all drivers complete a new driver profile.
- Radius of Trip including destinations
- Rental Agency Name and Address

Collision/Loss Damage Waiver Procedures

In adherence the Queen's University Travel Policy and Expense Reimbursement Policy, all staff, faculty and students renting vehicles on university-sanctioned business must follow the Collision/Loss Damage Waiver Procedures as set out below based on payment method.

Payment Option	Collision Damage Waiver Procedures
Queen's Individual Travel Credit Card (provided to university faculty and staff who may use for payment of rental vehicles with pre-approved student drivers on sanctioned university business)	The Queen's Travel Credit Card includes insurance coverage for physical damages to rental vehicles on university-sanctioned business. There is $0-1000 deductible (dependant on the type of vehicle) applied for each incident which must be reported to Travel Card within 48 hrs. Renter **MUST Decline** the Collision/Loss Damage Waiver (CDW/LDW) from rental agency **NOTE: To avoid being held personally liable, Queen's University MUST be named on rental agreement.**
Queen's Departmental Travel Credit Card / Local Enterprise Rental Agency for Departmental Direct Billing (non-TCard)	Collision/Loss Damage Waiver (CDW/LDW) is included from rental agency for insurance coverage for all damages. Be sure to use the proper discount code and billing account found on the SPS Sharepoint. **NOTE: To avoid being held personally liable, Queen's University MUST be named on rental agreement.**
All other payment options not included above and that are in exemption to the Queen's University Travel Policy	Renter **MUST Accept** the Collision/Loss Damage Waiver (CDW/LDW) from rental agency for insurance coverage for all damages to vehicle. **NOTE: To avoid being held personally liable, Queen's University MUST be named on rental agreement.**

A copy of the Certificate of Insurance for the Scotiabank Travel Card can be found here. It is recommended that you keep a copy with you when renting a vehicle that is subject to the CDW/LDW.

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Types of vehicles covered under Queen's Travel Credit Card and university's insurance coverage include:

- all cars;
- sport utility vehicles; and
- mini-vans (defined as vans made by an automobile manufacturer and classified by the manufacturer or a government authority as mini-vans made to transport a maximum of eight (8) people including the driver and which are used exclusively for the transportation of passengers and their luggage).

Scotiabank Travel Card CDW coverage for Individual Cards is in place for rentals durations of up to 48 days only and for one vehicle per Card at any given time. Please contact insurance@queensu.ca to discuss coverage options for vehicle rentals in excess of 48 days.

The following vehicles are **NOT** covered under the Scotiabank Travel Card:

- vans, cargo vans or mini cargo vans (other than mini vans as described above);
- trucks, pick-up trucks or any vehicle that can be spontaneously reconfigured into a pick-up truck;
- limousines;
- off-road vehicles – meaning any vehicle used on roads that are not publicly maintained roads unless used to ingress and egress private property;
- motorcycles, mopeds or motor bikes;
- trailers, campers, recreational vehicles or vehicles not licensed for road use;
- vehicles towing or propelling trailers or any other object
- mini-buses or buses;
- any vehicle with a Manufacturer's Suggested Retail Price (MSRP) excluding all taxes over sixty-five thousand dollars ($85,000);
- exotic vehicles, meaning vehicles such as Aston Martin, Bentley, Bricklin, Daimler, DeLorean, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Porsche, Rolls Royce, Tesla;
- Any vehicle which is either wholly or in part handmade, hand finished or has a limited production of under 2,500 vehicles per year;
- Antique vehicles, meaning a vehicle over twenty (20) years old which has not been manufactured for ten (10) years or more;
- Diminishment of Value charges imposed by rental company following a claim;

** If you intend to rent a vehicle not included in the coverage provided by this credit card, you **MUST** purchase the Collision/Loss Damage Waiver (CDW/LDW) from the rental agency.

IN THE EVENT OF AN ACCIDENT/THEFT

Within 48 hours, please call the administrator at:

- 1-833-389-1090 (toll free) in Canada and the Continental USA
- (519) 945-1813 outside Canada and the Continental USA (call collect)

Refer to Queen's University Auto Accident Checklist