

Rental Car Procedures

Best Practices would be:

1. If you want the collision coverage to remain with the Trust, then you need to verify one or more vehicles have full coverage with the Trust. Furthermore the vehicle needs to be rented in the Organization's name.
2. If you would like the collision to be paid for by the rental company, then you should purchase the optional overage.
3. If you would like the collision coverage to remain in the individual employee's name, the organization's name should be left off the rental agreement. This should only be done in rare circumstances and with the employee's knowledge.

Resources: For further clarification contact your underwriter.

Renting a vehicle inside the US

The member will be offered collision and comprehensive coverage for a daily fee beyond that of the rental fee when they rent a vehicle. As long as the location carries its vehicle coverage with the Trust, and at least one of the vehicles scheduled has full coverage, then that full coverage would transfer to the rented vehicle. If the collision damage waiver is declined, then the Trust assumes responsibility for damage to the auto according to the terms of the written rental contract. The liability coverage provided by the Trust is in excess over any liability coverage provided by the rental company unless otherwise stated in the rental contract. In the event of an accident, it is **imperative** that we be provided with a copy of the complete rental contract. Be sure that the vehicle is rented in the name of the order (you may include an individual name if the company insists).

Mexico

We always advise members to purchase the coverage available at the border.

Vehicle accidents in Mexico are subject only to Mexican law. The Republic of Mexico considers a vehicle accident a criminal offense as well as a civil matter, and we would run the risk of the authorities not recognizing our coverage. For this reason, we advise that Mexican coverage be purchased. We have the name of a Zurich representative in Mexico that can be used at Zurich's Tijuana branch so the member would have the option of purchasing the coverage before traveling.

Canada

When traveling to Canada, members should be advised to contact us as soon as they know their travel plans. We will issue a temporary Canadian ID card for the vehicle they are driving and our coverage would apply.

Renting vehicles in other countries

Members are always advised to purchase the physical damage coverage available from the rental company when renting a vehicle in any other country. The Trusts' policy does not provide auto coverage outside of the country.