

## Guidelines on Renting Vehicles For McMaster University Business

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1. Vehicle rental is limited to 30 days or less. For vehicle rentals over 30 days, contact Environmental and Occupational Health Support Services (EOHSS) to add the vehicle to the University's fleet insurance.
2. Rental vehicle use is for approved University business.
3. Only qualified drivers may rent a vehicle, over the age of 21 (in Canada), 25 in many U.S. states. It should be noted that some car rental agencies have their own specific age restrictions which may exceed provincial or state standards. When in doubt contact the car rental agency prior to entering into an agreement.
4. Additional drivers must be named on the agreement.
5. Individuals are responsible for their own personal property left in the vehicle (including University-owned property). Ensure that all valuables are locked in the trunk of the car.
6. If using the corporate travel card, Diners/MasterCard, optional Collision Damage Coverage can be waived. The insurance is only valid if the Cardholder is listed on the rental agreement as the primary driver. Secondary drivers will also be insured if they have a corporate travel card.
7. Employees who rent vehicles in Ontario under their own name may be exposing their own insurance policies to a claim for any damage or injury which occurs while the vehicle is in their custody or control. Revisions to Ontario's insurance legislation have changed the priority of payments for liability losses, limiting the rental agency's liability.

To avoid personal liability, the rental contract must clearly show McMaster University as the "renter". For example, Renter: McMaster University, Faculty of Engineering, Dr. H. Jones

8. When renting a vehicle outside Canada, it is recommended that 3<sup>rd</sup> Party Liability Insurance coverage offered by the rental company be purchased.
9. Vehicle rental agreements include clauses that state that the insurance provided by the rental agency will not apply if any conditions of the rental agreement are breached. This may include the agency's third party liability insurance. It is critical that the following standard conditions are observed at

all times:

- a. Only authorized drivers named in the agreement may drive the vehicle
- b. Primary drivers must drive the vehicle the majority of the time
- c. The vehicle must not be taken off public roads
- d. The vehicle must be kept locked at all times
- e. The driver must not be under the influence of alcohol or drugs while operating the vehicle
- f. Do not exceed the speed limit
- g. Do not continue to drive a vehicle which has become damaged

10. In the event of an accident, contact the car rental agency immediately. If you rented with the McMaster University corporate travel card, notify Diners Club. If you did not use the corporate travel card and did not purchase Collision Damage Coverage, notify EOHSS (Environmental and Occupational Health Support Services, [ehss@mcmaster.ca](mailto:ehss@mcmaster.ca), x. 24352).

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