Car Rental Insurance Guidelines

For Harvard University Employees and Students Traveling on Official University Business

<table>
<thead>
<tr>
<th>Benefits-eligible employee renting a car for University business</th>
<th>LDW/CDW*</th>
<th>SLI*</th>
<th>LDW/CDW*</th>
<th>SLI*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Decline</td>
<td>Purchase: $250k per occurrence **</td>
<td>Purchase</td>
<td>Purchase: $250k per occurrence</td>
<td></td>
</tr>
<tr>
<td>Anyone who is not a benefits-eligible employee renting a car for University business</td>
<td>Purchase</td>
<td>Purchase: $250k per occurrence</td>
<td>Purchase</td>
<td>Purchase: $250k per occurrence</td>
</tr>
<tr>
<td>Anyone renting a car for a personal trip</td>
<td>Not covered</td>
<td>Not covered</td>
<td>Not covered</td>
<td>Not covered</td>
</tr>
</tbody>
</table>

Reviewed by RMAS 11/19/09

* Insurance Coverage Definitions:
  - LDW/CDW: Loss Damage Waiver/Collision Damage Waiver (usually covers damage or theft of your rental car)
  - SLI: Supplemental Liability Insurance (protects authorized drivers against bodily injury)

Harvard’s Corporate Account Numbers must be used for insurance to be included:
- Avis = AWD – A266700
- Hertz = CDP – 31570
- Enterprise = NA10A14

Harvard’s Preferred Rates include LDW/CDW insurance as well as basic Liability insurance which covers protection for bodily injury or death up to a limit of $100K for each person and $300K for each accident and property damage up to a limit of $25K. However, it is recommended that you purchase the SLI insurance as indicated above to protect yourself and Harvard.

** Note:
If you are a benefits-eligible employee renting a car for University business from Enterprise, you do NOT have to purchase the SLI insurance as long as you use the Harvard Corporate account number NA10A14.

Important note on Personal Accident Insurance (PAI): Personal Accident Insurance typically covers medical expenses, loss of or damage to personal property, and accidental death. Drivers should consider electing PAI when renting a car on University business, but PAI must be paid for using personal funds and is not a reimbursable expense.