

**Rental Car Policy**  
**Policy Number 30005.1**

Type of Policy:	Administrative
Last Revised:	April 1, 2021
Review Date:	April 1, 2024
Contact Name:	Laura Gross
Contact Title:	Controller and Interim Director of Business Affairs
Contact Email:	grossll@cobleskill.edu
Reason for Policy:	This policy exists to assure that when State-related travel needs cannot be met by Facilities Management (our primary source for College-related vehicle needs), or for airline related travel, a rental car may be requested according to New York State contract provisions. Enterprise Rent-A-Car currently holds the NYS contract and must be used for all rentals both within and outside of New York State.
Policy Statement:	It is the policy of SUNY Cobleskill to effectively implement the requirements of the New York State contract according to the provisions and references provided below.
Policy References:	<p><b>Applicability</b> This policy pertains to state-related travel only. The following organizations are separate from the state and are not governed by this policy: Student Government Association, Cobleskill Auxiliary Services, Foundation, Alumni, Cobleskill Campus Childcare Center and Research Foundation.</p> <p><b>Eligible Vehicles</b> Only economy, compact, midsize cars or seven (7) passenger vans are allowed. Luxury vehicles, trucks, cargo vans, and passenger vans with a capacity of greater than eight (8) people are not authorized.</p> <p><b>Online Enterprise Rental Reservations</b> Please refer to the following Enterprise website to reserve a vehicle through the New York State contract. SUNY Cobleskill's account number is 24H9845 and will need to be provided at the time of reservation. <a href="http://www.enterprise.com/car_rental/deeplinkmap.do?bid=028&amp;refId=NYSUNY8&amp;referedPage=multiDivOffer">http://www.enterprise.com/car_rental/deeplinkmap.do?bid=028&amp;refId=NYSUNY8&amp;referedPage=multiDivOffer</a></p> <p><b>Enterprise Rental Terms</b></p> <ul style="list-style-type: none"><li>• Vehicles must be rented under the name of SUNY Cobleskill. The traveler's name should be included as an authorized user of SUNY Cobleskill. Proof of tax exemption may be requested. Authorized users of SUNY Cobleskill will not be required to use their personal resources to guarantee payment.</li></ul>

- Enterprise offers a free driver pick-up and ride back service to their Schenectady and Oneonta offices as follows: Schenectady pick-ups and ride backs need to be scheduled for after 8:00am and before 4:00pm respectively. Oneonta pick up and ride back service is provided on a case-by-case basis depending on Enterprise staff availability.
- Contract rental prices include unlimited mileage within New York State. A \$.20 per mile charge is added for all miles in excess of 200 per day for vehicles used outside the borders of New York State.
- Basic rental cost does not include gasoline, early pick-up fees, remote delivery/pick-up charges, or one-way rental fees.
- Vehicle must be returned with the same amount of fuel or more than when car was picked up or the College may be charged a refueling fee.

#### Collision Damage Waiver Insurance

Additional Collision Damage Waiver (CDW) Insurance protection must be obtained for all vehicle rentals. This insurance is a primary coverage that pays for damage to the rental vehicle only. The Citibank Visa Travel Card, when used as the form of payment, provides free CDW for all rentals that are 31 days in duration or less. In order to receive the CDW from Citibank additional CDW insurance from the rental agency must be declined. Additional Collision Damage Waiver protection must be purchased from the rental car agency at an additional cost when using a payment method other than the Citibank Visa Travel Card. The authorized user is responsible for damages to the rental vehicle if CDW protection is not obtained.

#### Third Party Liability Insurance

The Enterprise Vehicle Rental contract with New York State provides minimum party liability insurance protection. Additional liability protection is the responsibility of New York State.

#### Personal Automobile Insurance Policies and Rental Cars

In some instances, an authorized traveler for SUNY Cobleskill may choose to rent a vehicle in their personal name, pay for the vehicle with personal funds, and seek subsequent reimbursement for their expenses. In most cases the driver's personal automobile policy will provide some level of protection. For the protection of the traveler, as well the College, it is important for all parties to be fully aware of the liability implications of this arrangement. The following information is for general information only. Please consult with your personal automobile insurer for more detailed information about your individual policy protection prior to travel.

*Damage to Rental Vehicle:* New York State law requires that most personal automobile policies extend coverage to rental vehicles. This protection applies only when a vehicle is rented in the individual driver's name (not an employer's). The personal coverage works in one of two ways. First, if the driver only has liability coverage on his/her personal policy then any damage sustained to the rental car while in their possession would fall under the property damage liability portion of their personal policy and there is no deductible cost to the driver. If, however, the driver has full

coverage on any vehicle on their personal policy then the vehicle is covered under the comprehensive and collision portion of the policy and the deductible applies.

Most insured individuals renting a vehicle in New York State do not need to purchase additional CDW insurance when they rent a vehicle, however it is highly recommended that each driver consult with their insurer prior to travel. These rules may not apply to out of state rentals.

*Third Party Liability:* Any individual renting a vehicle in their personal name, along with any additional authorized drivers, are primarily responsible for all third party (liability) claims of personal injury and property damage arising from the use and operation of the rental vehicle. In the absence of a personal vehicle policy most rental agencies are required by law to provide only the amount necessary to satisfy the minimum financial responsibility limits required by applicable law. Additional damages are the financial responsibility of the individual.

In general, personal policies do not indemnify damages when vehicles are rented and paid for by the employer unless the driver was found to be personally responsible due to negligence.

#### Accident Reporting

In the case of any damages/accidents, travelers are urged to notify Facilities Management as well as the rental agency immediately to file a claim. All claims under the Visa Collision Damage Waiver must be reported to the Visa Claims Center at 1-866-390-9735. A full explanation of Visa's CDW coverage is explained at

[http://www.ogs.state.ny.us/purchase/snt/wordfiles/7900802837NYS\\_TravelCardBenefits.doc](http://www.ogs.state.ny.us/purchase/snt/wordfiles/7900802837NYS_TravelCardBenefits.doc)

#### Policy History:

Revision Date	Author/Owner	Description of the action on the revision date
April, 2021	Laura Gross	Adoption of the policy
February 8, 2022	Laura Gross	Format edits