

### **Rental car agencies and insurance requirements**

State-approved car rental agencies are Enterprise/National, Budget, Avis, and Hertz. No additional liability insurance needs to be purchased when using these companies if the discount code is used and given to the rental agency in advance.

There are links to each of the approved car rental agencies on the Business and Financial Services' travel Website, <http://busfin.colostate.edu/Depts/TravelSvcs.aspx>. The links have information for each agency including the discount code to use for our negotiated rates and insurance coverage.

**CSU revised the car rental insurance requirements in September 2017. Below is a summary:**

**When renting from an approved state agency:**

When renting from an approved State agency and the discount code is used, the CDW/LDW insurance AND liability insurance is included (state travel card does not need to be used). The coverage is for both employee and non-employee travelers as long as the rental is for CSU business purposes. Please use the approved agencies and the discount code so that insurance does not need to be purchased. It is important to ensure the discount code is used, if the discount code is not applied at the time of purchase the traveler will not have obtained the necessary insurance. We will not provide reimbursement for insurance purchased when utilizing one of the state agencies.

**When renting with the state travel card but not an approved state agency:**

The State travel card provides CDW/LDW insurance coverage for vehicles rented regardless of the agency. The card does not provide liability coverage. If there is an exception to renting from one of the approved agencies the travel card should be used for LDW/CDW coverage but liability insurance needs to be purchased. When the CSU state travel card is used to pay for a rental we will only reimburse the cost of liability insurance.

**When renting from a non-approved agency and not paid for using state travel card:**

In the event that both an approved agency and the state travel card cannot be used, the traveler will need to purchase CDW/LDW and liability insurance and an explanation to why an approved agency could not be utilized needs to be attached to the travel reimbursement.