

Vehicle Insurance for Official State Business

Insurance - Collision Damage Waiver (CDW)

VISA provides our agency protection for collision damage liability when renting **compact, intermediate/mid-size, and full-size cars; mid-size suvs; mini-vans; and pickup trucks** with the university p-card.

- Employees should choose to **decline** the Collision Damage Waiver or Loss Damage Responsibility Waiver (**CDW/LDW**) when renting these types of vehicles from the contract vendor (**Hertz Corporation**).

Note: The Loss Damage Responsibility Waiver (LDW) is referred to elsewhere in the rental car industry as Collision Damage Waiver (CDW).

- **Please note that protection from collision damage liability is only provided by the p-card when the person driving the vehicle is listed on the rental agreement with the car rental company. If multiple drivers are anticipated, those drivers must be included on the rental agreement in order for your agency to have protection from collision damage liability.**

VISA does **NOT** provide Collision Damage Waiver (CDW) protection when agencies rent **compact suvs; large suvs; large passenger vans (12), hybrid mid-size suvs; trailers (UHaul and others miscellaneous sizes); or cargo vans** with the university p-card.

- Collision Damage Waiver (CDW) protection **IS** included in the rates provided by the contract vendor (**Hertz Corporation**) for **large size passenger vans, pickup trucks, or cargo vans**.
- Rentals from a **Non-Contract Vendor will require the purchase of CDW coverage for large size passenger vans (12), pickup trucks, cargo vans, or trailers**.

Personal reimbursement of CDW/LDW is allowed when renting at an Out Of State location through any car rental agency when on official state business.

Kansas Board of Regents Automobile Liability Insurance is provided to state employees operating a vehicle for official state business - regardless of ownership (personal vehicle, rental vehicle, or state owned vehicle).

- If there is an accident the employee should report the accident to the Purchasing Office.
- A driver involved in an accident should not admit fault

Insurance/Misc not covered for state, rental, or personal vehicle on official state business

- Personal Protection Plan (PPP)
- Personal Accident Insurance (PAI)
- Emergency Sickness Insurance (ESP)
- Supplemental Liability Insurance (SLI)
- Supplemental Liability Protection (SLP)
- Uninsured/underinsured Motorist (UMP)
- Car Seats

CDW COVERAGE FOR EACH VEHICLE TYPE TABLE: [CDW Coverage Table](#)