

# FORT HAYS STATE UNIVERSITY

## VEHICLE INSURANCE FOR OFFICIAL STATE BUSINESS

### Insurance – Rental Loss Damage Waiver (LDW)/Collision Damage Waiver (CDW)

A State of Kansas/Fort Hays State University Procurement Card (P-Card) is required to rent a LAG Rentals, LLC - Hertz vehicle. The travelers' driver's license must be presented at the time of renting the vehicle. Collision/Damage Waiver Insurance is provided by the P-Card, except for 12-passenger vans and pickup trucks.

A State of Kansas P-Card must be used for the reservation and payment. The State of Kansas P-Card must be used in order to receive coverage for all rental vehicles except for a 12-passenger van and a pickup/truck; therefore, Loss Damage Waiver/Collision Damage Waiver coverage is needed when leasing a 12-passenger van and pickup/truck and the renter must accept this coverage at the time of rental. This is a separate cost of \$28.99/day and must be selected.

If multiple drivers are anticipated, those drivers should be listed in the transportation section on the FHSU Workflow Travel Receipt form.

If damage is done to a LAG Rentals, LLC - Hertz vehicle, see page 6 of the LAG Rentals, LLC - Hertz Vehicle Rental Services contract #22010, [LAG Rentals, LLC – Hertz Damage to Vehicles and Accident Reporting](#). Claims must be submitted within 20 days of the incident.

If renting at an out of state location through any car rental agency when on official state business, if you do not have a FHSU P-Card, personal reimbursement of CDW/LDW is allowed.

Towing is not allowed with motor pool vehicles. Towing is allowed the LAG Rentals, LLC – Hertz with a ½ ton truck and ¾ ton truck only with the appropriate hitch to tow trailers, boats, ATVs, etc. A separate insurance policy is required for the truck and also for what is being towed. Contact the Purchasing Office who will assist you to contact Insurance Planning to obtain coverage. A copy of the coverage must be provided to the rental company.

LDW/CDW coverage is void if the vehicle goes off road. Off road is the activity of driving or riding on unpaved surfaces such as sand, gravel, riverbeds, mud, snow, rocks, and other natural terrain. If a vehicle will be off road, a separate insurance policy is required. Contact Insurance Planning to obtain coverage. A copy of the coverage must be provided to the rental company.

### Kansas Board of Regents provides Automobile Liability Insurance only to state employees operating a vehicle for official state business.

- Riders in private vehicles, when on state business, will be insured by KBOR automobile liability insurance. The KDOR insurance will act as the primary insurance.
  - Non-employees NOT on state business will not be insured with the KBOR insurance.
    - See Guest section of the Travel Manual on page 29 (reference Business Office's page for the Travel Manual).
  - Non-employees participating in official state business will be covered by the KBOR insurance.
- If there is an accident, the employee should report the accident to their direct supervisor and the Purchasing Office. If needed the employee should also contract the police in the location they are in. Proper documentation should be followed and an accident report should be obtained.
- A driver involved in an accident should not admit fault.

### Insurance or miscellaneous items not covered for reimbursement for state, rental, or personal vehicles on official state business:

- Personal Protection Plan (PPP)
- Personal Accident Insurance (PAI)
- Emergency Sickness Insurance (ESP)

# **FORT HAYS STATE UNIVERSITY VEHICLE INSURANCE FOR OFFICIAL STATE BUSINESS**

- Supplemental Liability Insurance (SLI)
- Supplemental Liability Protection (SLP)
- Uninsured/Underinsured Motorist (UMP)
- Car Seats

If a non-employee is driving, a State of Kansas Non-Driver form should be completed. Please contact the Purchasing Office for more information.