AUTO RENTAL POLICY REVISION: What’s Covered? What’s Not

Effective immediately, the University’s Travel Policy as it applies to car rentals and insurance has been revised. This revision takes the guesswork out of what Yale’s auto insurance covers and what it does not. Please share this information with your departments.

Travel Policy
3301.6 Car Rentals
General
The use of rental cars is authorized in situations where commercial transportation facilities are either not available or their use is impracticable or more expensive. The size of the rental car should be the least expensive model (compact or mid-sized) consistent with the number of travelers and the business requirements of the trip. Yale Travel Services has negotiated discounts with several car rental agencies. Travelers are encouraged to make car rental reservations directly with these agencies or through Yale Travel Services to take advantage of these discounts.

Insurance
The University has automobile insurance that covers University employees (including casual employees and post doctoral associates), post doctoral fellows, active undergraduate or graduate students when renting a vehicle while traveling on University Business. Students renting vehicles on behalf of a student group registered with the Dean of Yale College or the Dean of Students, and recognized by Yale as an official student group, and who have passed the Driver Safety Awareness program are also covered for insurance. Should a rental car accident occur, travelers must submit a written accident report to the rental car company, local authorities as required, and the Risk Management Office.

- **Domestic Rentals:**
  These travelers should decline all additional insurance coverage offered by car rental agencies.
- **International Rentals:**
  These travelers should accept liability and damage insurance coverage offered by the car rental company, the cost of which will be reimbursed to the traveler.

The University’s automobile insurance coverage does not cover any outside consultants, independent contractors, vendors, or anyone else not involved in an employer-employee relationship (as described in the paragraph above) with the University. These individuals or the companies that they represent must provide adequate automobile liability and physical damage insurance to protect against accidents occurring with the rental car while performing business for the University. This insurance can be provided via their own automobile insurance policy, or by the companies that they represent or by purchasing the insurance from the rental car agency.

**Rental of 12 and 15 Passenger Vans:**
Yale does not condone the use of 12 and 15 passenger vans due to the history of serious accidents and injury to occupants. Hence, the Yale Office of Risk Management will not extend Yale's insurance to these vehicles.