

Date: November 26, 2024

To: All Employees

From: Chris Herrera, Insurance Manager

Re: **Insurance Coverage for Rental Cars – October 1, 2024-2025**

The University's automobile insurance policy renews on October 1, 2024. In addition to liability coverage, the policy also includes a \$100,000 physical damage limit for rented or hired vehicles; therefore, it is not necessary for you to purchase any additional liability or physical damage insurance when renting a vehicle for Washburn business, unless you are in a foreign country.

When renting a vehicle on behalf of the University, please rent the vehicle in the name of Washburn and your own name, meaning you should sign both your name and Washburn University on the rental agreement. The University's policy will then respond as if the rented vehicle is a "University-owned" vehicle.

We have a \$1,000 physical damage deductible and the University department renting the vehicle is responsible for the first \$500 in damages to any rental vehicle. Please remember to inspect the vehicle before driving it. Make sure any dents, scratches or other damages to the vehicle are noted on the rental form, otherwise Washburn may be required to pay for damages you did not cause.

Attached is an insurance certificate for the October 1, 2024-2025 policy period. In case of accident, you should have a copy of this certificate in your possession while renting a vehicle on University business.

If you are involved in an accident with a rental vehicle or have any questions, please contact me at chris.herrera@washburn.edu, phone extension 1779 or cell phone number 785-608-8549.

TO REPORT AN EMERGENCY AUTO CLAIM AFTER HOURS OR ON WEEKENDS:

Call Philadelphia Insurance Company at 1-800-765-9749

Policy #PHPK2604795003

Policy Term: 10/1/24 through 10/1/25

