

Scenario	Procurement Method	Responsible Party
Employee renting car and on official state business. All passengers in the vehicle are also on official state business.	BPC Available - Use BPC, Decline all insurance coverage. No access to BPC (emergency purchase) - Use Personal Credit Card and purchase CDW/DW (Collision Damage Waiver or Damage Waiver) and SLP (Supplemental Liability Protection). Decline other coverage unless extenuating circumstances.	Insurance associated with BPC VISA covers accidents/damage Purchased insurance covers accidents/damage. Employee reimbursed for insurance.
Employee renting car and on official state business. There are passengers in the vehicle that are NOT on official state business. Employee has approval from authorized signature of funding source to be reimbursed for additional insurance cost.	Use Personal Credit Card - Employee Reimbursed for the Approved Portion of Insurance Coverage.	Purchased insurance covers accidents/damage. Employee reimbursed for approved portion of insurance.
Employee renting car and on official state business. There are passengers in the vehicle that are NOT on official state business. Employee does not have approval for additional funding for insurance cost.	Use Personal Credit Card.	Employee Responsible for Insurance and/or Damages.

Summary of Insurance coverage and terms:

CDW - Collision Damage Waiver - Provides damage insurance for rented vehicle and eliminates any responsibility for the rented vehicle. Also referred to as Damage Waiver (DW) insurance.

SLP - Supplemental Liability Protection - This is a liability insurance. As long as the customer is not breaking the law, in the case that they are at fault in an accident, Enterprise will cover up to \$1 million dollars in damages.

PEI - Personal Effects Insurance - This insurance covers damage/theft of personal property in the rented vehicle. This coverage is considered a personal expense and not reimbursable, UNLESS the traveler is transporting an University asset of significant value. Justification and funding approval should be provided.

PAI - Personal Accident Insurance - This coverage will insure renters of medical expenses (to an extent). - This coverage is considered a personal expense and not reimbursable.

RAP - Roadside Assistance Protection - If purchased, renter is not responsible for losing keys, damaged tires, lock-outs, the tow for vehicle if involved in an accident. Roadside assistance team available 24/7. This coverage is supplemental and not reimbursable.