

Rental Vehicles

In the event an employee rents a vehicle for business purposes of High Point University, please follow the below procedures which include the reporting of accidents.

1. When an employee rents a car for business purposes in the United States, decline the insurance option for Collision Damage Waiver (CDW) or personal liability insurance offered through the rental company to cover deductible amounts as the University provides this insurance coverage on rental vehicles for High Point University business.
2. When an employee rents a car in a foreign country for business purposes, Collision Damage Waiver (CDW) insurance options must be accepted, as University insurance does not provide this coverage. Liability coverage is in effect internationally, so if coverage is offered it should be declined.
3. In the event of an accident, the employee should notify police in the jurisdiction in which the accident occurred.
4. As soon as practical, the employee should report the incident to the rental car company. If the rented vehicle sustains minor damage, which does not involve another vehicle or person (broken glass, scratches, tire damage), then the employee should simply report the accident to the rental company when the vehicle is returned. Advise the rental company that the payment for damages will be covered by HPU.
5. As soon as possible, but not later than 48 hours after the incident, the employee should provide a written report to Gene Bunting, Manager of Contracts and Procurement, with the details of the accident along with contact information for any passengers or witnesses.

If an employee is using his/her personal vehicle for University business and has an accident of any kind, they should notify their personal automobile insurance agent. HPU coverage will be excess over their limit, if exhausted, but the policy on the vehicle pays first. This is State law. This type of accident should be reported to HPU (Gene Bunting) as well for file notation only.

If the renter is injured, the first priority is to seek immediate medical attention. The information requested herein should be reported as soon as possible or, upon notification, HPU will obtain the information from other sources.

Attached is the insurance card which documents that coverage for rental vehicles is provided by High Point University through the one of the Hanover Group Insurance Companies - Massachusetts Bay. You should have a copy of this insurance card when you rent a vehicle for business purposes.

NORTH CAROLINA INSURANCE IDENTIFICATION CARD

(STATE)

COMPANY NUMBER
41840COMPANY
Allmerica Financial Benefit Insurance Company

COMMERCIAL



PERSONAL

POLICY NUMBER
AWK545934315EFFECTIVE DATE
06/01/2024EXPIRATION DATE
06/01/2025

YEAR

MAKE/MODEL

Hired Auto Physical Damage

VEHICLE IDENTIFICATION NUMBER

\$50,000 \$1,000/\$1,000 DED

AGENCY/COMPANY ISSUING CARD

IMA, Inc. - Wichita**PO Box 2992****Wichita, KS 67201****(316) 267-9221**INSURED ☐**High Point University
One University Parkway
High Point, NC 27268**

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SEE IMPORTANT NOTICE ON REVERSE SIDE

THIS CARD MUST BE KEPT IN THE INSURED
VEHICLE AND PRESENTED UPON DEMAND

IN CASE OF ACCIDENT: Report all accidents to your Agent/Company as soon as possible. Obtain the following information:

1. Name and address of each driver, passenger and witness.
2. Name of Insurance Company and policy number for each vehicle involved.