Understanding insurance options when renting a car can be confusing. In an effort to simplify the rental car insurance options, this article will outline purchasing options and explain reimbursable insurance options that are available to KSU business travelers.

The **KSU Business Procurement Card (BPC)** can help travelers take the guess work out of rental car insurance. When travelers book a rental car for their KSU business travel on the BPC, Collision Damage Waiver (CDW) and Loss Damage Waiver (LDW) are automatically covered for most rental purchases. Collision Damage Waiver covers the cost of damage that occurs to the rental vehicle during an accident or a natural event, such as hail damage. Loss Damage Waiver covers the loss of revenue the rental company experiences while the rental car is being fixed. Vehicles UMB Visa does not cover when booking the rental on a BPC include trucks, passenger vans above 8-passenger, and rentals driven by someone other than the KSU business traveler. Additionally, damage caused by “off-roading” is not covered.

If a traveler uses the BPC to rent a vehicle, and the BPC rental program does not cover the traveler’s insurance needs or the traveler has chosen to pay for the rental with their personal credit card, the traveler may elect to purchase Collision Damage Waiver (CDW) and Loss Damage Waiver (LDW). This will be reimbursed with the rental charge once the travel is complete. You do not need additional forms of liability insurance.

In the event a traveler is in an accident during business travel that causes damage to other property, KSU’s Auto Liability Coverage (through Berkshire Hathaway Homestate Insurance Company) will provide liability coverage for that damage. *(For a detailed list of coverages, see PPM 3040 [http://www.k-state.edu/policies/ppm/3000/3040.html](http://www.k-state.edu/policies/ppm/3000/3040.html)).* This coverage is in place for business rentals paid for using the BPC or personal credit card. If an accident occurs the traveler needs to complete and submit the “Vehicle Loss” form to KSU Purchasing in the event the liability insurance coverage needs to be utilized. This form is located at, [https://eforms.ksu.edu:8080/eforms/forms/simpleforms/purchasing/VehicleLoss.pdf](https://eforms.ksu.edu:8080/eforms/forms/simpleforms/purchasing/VehicleLoss.pdf).

An additional insurance that travelers may elect to purchase is Personal Effects Insurance (PEI). PEI may be reimbursed if a KSU traveler is carrying KSU equipment that they would like to protect in the event of loss, with departmental approval. The coverage offered by rental car companies is typically designed for small dollar items and may have a high deductible, so it is recommended you ask the rental car agent for details.

Keep in mind that the insurances mentioned above cover the KSU business traveler who is listed on the rental car agreement. The coverage applies to damage that occurs while in business travel status. For additional information or questions, please feel free to contact me, mbuffing@ksu.edu or 785.532.1845.
How to Report Damage (Accident) with a Rental Car

To ensure the safety and protection of KSU travelers it is essential that all accidents and damage involving a rental car are reported as soon as possible. Below is a list of steps of what to do if in an accident while on business travel or if damage has occurred to the rental vehicle:

1. Call an ambulance immediately if someone needs prompt medical attention.
2. Call 800-VISA-911 to report accident if the car was rented on a KSU BPC.
3. Contact the local rental car agency you rented the vehicle from and follow their accident reporting procedures.
4. Take pictures of any damage to the car to keep for your records and request copies of any paperwork the rental car company asks you to complete. Obtain a copy of the police report if one was filed.
5. Contact KSU liability insurance provider, Berkshire Hathaway at 800.488.2930 to report any damage caused to other property (Policy KSA001350).
6. Contact Division of Financial Services, 785.532.6202 or bpc@k-state.edu to assist in completing the claims process.

Please visit http://www.k-state.edu/finsvcs/accountspayable/travel.html to access a copy of our Rental Car Emergency Card.

NEW: BPC Supplier Search

In our continued effort to provide tools for eForms users, we have created a new supplier search option to help users identify BPC documents that contain purchases for specified suppliers. To access this new option in eForms, go to Search Existing Forms→Business Procurement Card Voucher→Supplier (from Drop-Down Menu). All documents containing purchases from the supplier will be displayed.

Ensuring Receipt of Vendor Payments

With more vendors using automated processes and payment processing centers to administer their payments, identifying payment information is becoming vital to ensure vendors properly credit payments. To ensure vendors receive and credit payments properly, please follow the tips below:

- Put important identifying information in the Remittance Information box (Account Number, Invoice Number(s), KSU Department, etc.)
- Attach a copy of the invoice to the Vendor Copy of the voucher for checks that the Division of Financial Services sends on behalf of the department.
- Make payment to vendor using the BPC. This option allows departments to identify which invoices are being paid up front.