

Insurance Made Simple: Rental Vehicle Insurance

HOW DO I INSURE A RENTAL CAR WHILE ON DIOCESAN/PARISH BUSINESS?

The acceptance or waiver of car rental insurance is sometimes the most confusing item for travelers. The information here will take the guess work out of it for you. In any case, **DECLINE/WAIVE ALL OFFERS OF INSURANCE MADE BY THE RENTAL COMPANY.**

Purchasing from the car rental agency is the most expensive way of obtaining this insurance, and travelers are encouraged to investigate the alternate options discussed below.

*Please note: If you choose not to waive the Personal Injury Insurance (PII) Personal Accident Insurance (PAI) or Personal Effects Coverage (PAC), the premium is not reimbursable. Employees are already provided with coverage under WorkSafe BC.

WHAT COVERAGES ARE REQUIRED WHEN RENTING A CAR?

Third Party Liability

Rental companies provide third party liability insurance (this insures for claims against the driver by another person) as part of the basic rental rate for the vehicle. Additional excess third party liability coverage is carried by the Diocese for rental vehicles to protect both the driver (while on Diocesan business) and the Diocese, but it has limitations and better options are available.

Collision and Comprehensive Insurance

This insures against physical damage to the rented vehicle. Although car rental companies do not provide full collision and comprehensive insurance as part of the basic rental rate, they do offer the renter the option of purchasing the Collision Damage Waiver (CDW) for an additional fee. **DO NOT ACCEPT THEIR INSURANCE OFFER.**

RENTAL VEHICLE INSURANCE OPTIONS

Diocesan travelers have the following two alternative options for rental vehicle liability, collision and comprehensive insurance coverage:

Option #1: Roadstar Package or Roadside Plus with ICBC (or similar with a Private Insurer)

Each of these optional "premium-paid" packages would be found on the traveler's personal (ICBC/private coverage) car insurance policy. They protect travelers of vehicles rented under a written agreement from an established rental agency for 30 days or less.

The packages include a Rental Vehicle Policy component providing the following coverages: \$1,000,000 - \$2,000,000 liability, collision and comprehensive (\$300 deductibles), and payment for claims made by rental companies for loss of rental income. It applies to rentals anywhere in North America (inc. Alaska and Hawaii), for most vehicles. Some of the excluded vehicles include those with a GVW exceeding 5,000 kg, vehicles whose daily rate exceeds \$125 CDN or \$100 USD, buses, and vehicles used for carrying or delivering for compensation. For proof of coverage, a photocopy of your current insurance or a photo taken with your phone or tablet (don't bring the originals) should suffice.

Option #2: Rental Vehicle Policy

The second option for vehicle rentals is the traveler purchases the ICBC Rental Vehicle Policy from a local Autoplan agent. It applies to rentals anywhere in North America (inc. Alaska and Hawaii). This policy covers any motor vehicles used for business purposes, but excludes vehicles rented for delivery purposes or for carrying passengers in a bus with a seating capacity of sixteen or more.

Coverage must be arranged in advance of each trip and may be purchased for as many days as required (no maximum).

The cost of the Rental Vehicle Policy is on a per day basis, and includes the following coverages: \$1,000,000 liability, collision and comprehensive (\$300 deductibles), and payment for claims made by rental companies for loss of rental income. Coverage cost is \$10/day, with a minimum premium transaction of \$20.

CREDIT CARDS WITH RENTAL VEHICLE COVERAGE

Do NOT rely on the coverage offered by your personal credit card company. The insurance coverage provided is very limited, with restrictions that can be easily overlooked and, most importantly, excess 3rd party liability (over and above the basic \$200,000 already provided) is NOT offered with credit cards. In some instances, the excess liability on your personal vehicle would extend to the rental car, but in order to avoid gaps in coverage or complications in the event of a claim while on Diocesan/ parish business, we ask that Options #1 and #2 be followed.

NB: If the rental vehicle is to be operated by individuals other than the primary driver, all secondary drivers must be listed with the rental company at the time of the rental.

NB: Regarding claims and deductibles: Diocesan representatives are responsible for at-fault accident (Collision) deductibles. Comprehensive coverage claims (ex. Glass, animal collision, fire...) are reimbursable from the synod office. Please contact the office for further information.

NB: Diocesan employees (lay or clergy) who are traveling as part of Diocesan business must ensure they have adequate insurance for rental vehicles.

If you have questions (or in doubt of a situation), contact Zena at the Diocesan office at 250.386.7781, ext. 249 or email insurance@bc.anglican.ca.