



Environmental Health & Safety Newsletter
Iowa State University

SAFETY

RISK MANAGEMENT

IN THIS ISSUE

- 1 Auto Rental:
Collision Damage Waiver
- 2 NIOSH Alert: Increase in
Latex Allergic Reactions
- 3 Avoiding Hypothermia
- 4 Training Schedule

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Auto Rental: Collision Damage Waiver

Many ISU employees use rental vehicles when traveling on University business, and the fine print in rental contracts and the options offered can be confusing. A common question involves insurance coverage and what is needed or required.

Collision or comprehensive insurance coverage, generally known as "Collision Damage Waiver (CDW/LDW)" is an optional daily charge to the renter to insure, waive or reduce the financial liability of the renter for damage to the rental vehicle. The cost of the CDW can sometimes be a significant part of the rental bill – in some cases adding up to \$15 to \$18 per day to the car's daily rental charge.

The University has formalized agreements with Alamo and National rental agencies, and departments are encouraged to utilize these companies since both companies include the CDW/LDW coverage in their pricing. Alamo includes CDW/LDW and liability coverage in the price of vehicles rented at airport serving locations. National includes CDW/LDW coverage in the price of vehicles rented at participating locations. But when renting with other companies or from National or Alamo agencies that don't honor the ISU contract, it has meant adding the coverage to the rental contract and more expense to the department.

Continued on Page 2

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Now, however, employees should no longer purchase the optional collision or comprehensive insurance coverages. CDW/LDW has been added as an item covered by the Regents Vehicle Self-Insurance Program on rental vehicles not including the option in their cost. The Regents established the motor vehicle liability

pool in 1986 to self-insure vehicle accident liability. There is no additional cost to the institutions for the expanded coverage; however, each loss is subject to a \$250 deductible, which will be assessed to the employee's department. All claims should be reported and

submitted to ISU Risk Management, 118 Agronomy Lab.

For more information on auto rental liability or insurance issues, contact ISU Risk Manager, Rebecca Adair at 294-5315. For general auto rental questions, contact Purchasing Agent, Al Brooks at 294-7040.