September 2002

Policies, Procedures & Protocols

Auto Rental and CDW Information

When renting a vehicle while on approved university business, you may be offered several insurance options by the rental car company. ISU employees are covered for automobile liability by the motor vehicle self-insurance program through the Board of Regents, State of Iowa.

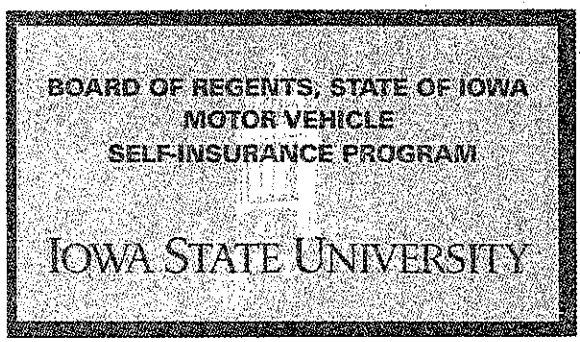
When renting vehicles for University business, please follow these guidelines:

1. Auto Liability Insurance - If no liability insurance is provided with the vehicle, purchase the minimum amount.
2. Collision Damage Waiver (CDW) and Loss Damage Waiver (LDW): Do not purchase. Coverage is included in the self-insurance program.
3. Rent the vehicle "to Iowa State University, by... (your name)."

Renting a vehicle can be a confusing process. To help, a fact sheet on auto rental is available from the Office of Risk Management.

The Iowa State University/Board of Regents, State of Iowa Motor Vehicle Self-Insurance card is available to provide proof of insurance to rental car companies. Cards are available from the Office of Risk Management (294-7711) or ISU Purchasing (294-7040).

Motor Vehicle Insurance Card



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