

Car Rental FAQs for Weatherby Healthcare, a CHG Healthcare Services company.

1. Always decline Loss Damage Waiver (LDW) and liability insurance. Why?

You should always decline insurance coverage offered by the car rental agency when we (CHG's travel department) rent the car for you. CHG's corporate agreement with the rental car company covers damage to the rental car.

NOTE: If you choose to purchase insurance through the rental agency, you will not be reimbursed. Also, all rentals must be arranged through CHG's travel department for the corporate insurance agreements to be in effect. If someone other than a CHG travel agent arranges your rental, you will not be eligible for insurance benefits through Weatherby Healthcare.

2. What is the coverage amount provided by the rental car companies?

CHG's corporate agreement with the rental car companies includes LDW (Loss Damage Waiver) and liability insurance. The limits for liability insurance are as follows for Avis/Budget, Enterprise, Hertz and National:

- \$100,000 per person with a total of \$300,000 per accident
- \$25,000 property damage per accident

This coverage applies to all covered drivers. Gross negligence, impaired driving, off-road driving and unauthorized drivers are not covered. **It is important to note that the driver is not covered for accidental death or emergency medical expenses.** It is highly recommended you verify coverage with your own insurance company. If your insurance company tells you that you need Personal Accident Insurance (PAI), it can be purchased at your own expense at the car rental counter.

3. Who are “covered drivers?”

The following drivers are included in rental car coverage for each company:

- Avis/Budget: provider (min age 21), spouse, or domestic partner (min age 25)
- Enterprise: provider, spouse, or domestic partner (all min age 21)
- Hertz: provider, spouse, or domestic partner (all min age 21)
- National: provider, spouse or domestic partner (all min age 21)
- All others: provider only

4. Are personal items stolen from the car covered?

No, personal items are *not* covered by either the LDW or liability insurance. Personal Effects Protection (PEP) can be purchased at your own expense at the car rental counter.

5. Should I notify my personal auto insurance carrier of an accident?

Yes. Advise them you rented the vehicle for business purposes. It is possible, if you exceeded the contracted limits, or if the accident is your fault due to your gross negligence, your personal insurance would apply.

6. Does the rental insurance cover our driving outside normal working hours?

Yes. You are always covered, regardless of the day of the week or time of day you are traveling, subject to the terms of your assignment for Weatherby Healthcare.

7. If I am traveling in my own car, am I covered by CHG's insurance?

No. If you are driving your own vehicle, your personal insurance is the only insurance coverage you have.

8. If I am in an accident while traveling on business in a rental car, what insurance company name and policy number do I give to a police officer or the other driver?

You would provide the information from the rental agency. A certificate of rental agency self-insurance can be found in the glove box of the vehicle.

9. What should I do if I am in an accident or find damage to the rental car?

Please follow the steps below regardless of extent of damage—i.e., chipped windshield, dent in door, car totaled, etc.).

- Never admit fault. **Notify the police whenever there are ANY injuries.** Any damages to any vehicle or other property that are not minor should also be reported to the police.
- Notify the rental car company. **The rental car company must initiate all claims for damages.**
- Complete an Accident/Incident report by either calling the designated number on the rental agreement and/or completing the paper form in the glove box.
 - If you complete the form, please provide the form to the rental car representative upon return and indicate on the accident report that you are traveling on business.
- Notify your Weatherby Healthcare representative immediately. **Failure to do so could result in personal responsibility for all damages.**

NOTE: Your rental contract will be in the name of the legal entity, CHG Healthcare Services, parent company for Weatherby Healthcare.

10. Which rental car companies do not allow smoking in their rental cars?

Currently, all Avis, Budget, Dollar and Thrifty rental cars are smoke-free. If one of their rental cars is returned smelling of smoke, the driver will be charged cleaning fees.

11. Do I need to elect for prepaid fuel?

Do not elect for the prepaid fuel option. Also, failure to refuel the vehicle before return will result in a payroll deduction.

If you have any other questions or need further clarification, please call the CHG Travel Department during regular business hours at 800.328.3025.