



---

## WESTERN MICHIGAN UNIVERSITY RENTAL CAR PROGRAM COVERAGE POLICIES AND INCLUSIONS

---

### WESTERN MICHIGAN UNIVERSITY BUSINESS RENTALS

**TO:** WMU TRAVELERS  
**FROM:** SARAH YAGER - ENTERPRISE HOLDINGS, INC. OPERATING ENTERPRISE RENT A CAR AND NATIONAL CAR RENTAL  
**SUBJECT:** COVERAGE POLICIES AND INCLUSIONS

---

### SUMMARY

This memorandum is provided to WMU travelers with the intention of clarifying the current rental program that exists between Enterprise Holdings, Inc. and Western Michigan University as it pertains to rental vehicle physical damage coverage, liability protection, and roadside assistance.

#### What is included in your rental vehicle rates?

**Physical Damage-** When you rent a vehicle for WMU business use, your corporate program includes coverage for physical damage on the vehicle (bumper to bumper). This means that all scratches, dents, dings, etc. are covered with no additional charge to the renter or the department. \*\*

**Third Party Liability-** The rental program for Western Michigan University also provides supplemental liability protection when renting for business use. This protection will pay split limits of 100/300/50 towards third party and property damage should an accident occur while on rent. \*\*

#### What additional options are available to you?

There are ancillary items that are not included in the WMU rental program that may be purchased at the time of rental. These items include the following:

**Roadside Assistance Protection** – offered to every traveler for an additional \$3.99 per day. This product protects the traveler from being charged for maintenance services such as flat tire repair, lock outs / replacement key, fuel delivery service, jump start needs, etc.

\*\*\*All Enterprise rentals come with a base level of roadside assistance which eliminates costs associated with mechanical problems or breakdowns that are *no fault of the traveler*. Examples of this type of situation would include transmission problems, engine problems, brakes, electrical malfunctions, etc. Should the traveler experience these issues while the vehicle is on rent, there is no additional cost\*\*\*

**Personal Accident Insurance** – offered to every traveler for an additional \$3.00 per day. This product provides benefits to the renter and passengers for accidental death, accident medical expenses and ambulance expenses.

**GPS Units - typically only available at our airport locations.** These may be added to your rental at an additional cost, not included in the daily rental rates. The exact cost for these units varies by location but the average is \$9.99 per day.

\*\* Coverage is provided as long as no contract violations occur during the rental.

### **What to do in case of an emergency:**

There are three basic emergency situations that travelers may encounter while renting. The details below will provide information on how each of these situations should be handled.

- Vehicle Accident
  - Call 911 if necessary
  - Contact police to make a report at the scene
  - Report accident to company immediately
  - Contact rental agency to report incident and arrange vehicle exchange if necessary
  
- Mechanical Problem or issue
  - Contact rental agency/office to notify them of the problem (phone number can be found on pink rental copy provided by renting branch).
  - If after hours or out of state Call 1-800- 736-8222 (rent a car) - Option 4 for Roadside Assistance
  
- Service Related Issues or needs - i.e. flat tire, out of gas, locked out, etc...
  - Check pink copy of agreement to see if Roadside Assistance Plan was purchased
  - If coverage was purchased call 1-800-736-8222 for Assistance - services will be provided at no additional cost.
  - If coverage was not purchased - you may contact the roadside assistance number above for service at an additional cost or if you have a roadside service provider through personal insurance or membership programs that you wish to use you have the option to do so at your cost.
  - Examples of roadside service costs when our plan is not purchased include:
    - Flat tire repair - \$50
    - Lock out - \$60
    - Key Replacement - \$250 (could be less depending on vehicle type)
    - Fuel delivery service - \$50