

# CSA Daily Vehicle Rentals Insurance Guide for Drivers

## *Vehicles rented under the Province Daily Vehicle Rental Corporate Supply Arrangement*

### FOR ALL DRIVERS & ALL PAYMENT METHODS;

All required insurance is already included for in-province business travel in vehicles rented under the Province Vehicle Rental CSA.

- CSA rental rates already include a minimum of \$2 million 3rd Party Liability coverage for all rental vehicles.
- CSA rental rates already include collision and comprehensive coverage for amounts greater than the deductibles.

**Do not** accept **any** insurance offers made by the rental company.

- Do not** purchase Collision Damage Waiver / Loss Damage Waiver coverage.
- Do not** purchase Personal Injury/Accident Insurance.
- Do not** purchase Cargo Insurance or Personal Effect Insurance.

CSA Insurance

### *Ministry Employee & Category D OIC Appointees & Member of the Legislative Assembly (MLA).*

### *Broader Public Sector Employee*

#### GOVT BMO TRAVEL CARD

#### GOVT BMO PURCHASING CARD (PCARD)

#### ACCOUNTABLE TRAVEL ADVANCE (OR PERSONAL CREDIT CARD)

The insurance provided by the BMO Travel Card **does not** extend to;

- Off road driving;
- Any vans that seat more than 8 passengers, including the driver;
- Any vehicles larger than ¾ ton;
- Pick-up trucks, motorcycles, mopeds, RVs, campers or trailers;
- Vehicles valued at more than \$65,000.

- Using the Purchasing card individual employee travel is **not recommended**.  
The Purchasing Card should be use only when;
- The driver does not have a Government BMO Travel Card.
- A temporary replacement vehicle is required when a fleet vehicle is being serviced **and** two or more employees will be travelling together.

- Do not** use your personal ICBC Road Star insurance to provide coverage for your government business rentals. Any claims may affect your personal ICBC rates.

- Check with your travel card coordinator to for any instructions in addition to those above.

Payment methods - Extra Information

## In Case of an Accident - In Province CSA Rentals

**CALL THE LOCAL POLICE**

The local police must be informed **within 24 hours** when;

- Damages exceed \$1,000
- The vehicle is stolen or vandalized
- A person has sustained injury or death
- There has been a hit-and-run accident with damage

The operator of the vehicle must not admit/accept liability, and should only provide the information required by the investigating police officer.

**SERIOUS ACCIDENT?**

If you are involved in a serious accident contact Risk Management Branch at 250 507-2870 or 250 356-1794 for direction and assistance.

**CALL THE VEHICLE RENTAL AGENCY**

- All accidents must be reported to the rental agency **within 24 hours**
- Stolen or vandalized vehicles must be reported to the rental agency immediately

COPIES OF THE RENTAL AGENCY'S **ACCIDENT & INCIDENT FORM** AND **ACCIDENT REPORT** ARE REQUIRED TO BE FORWARDED TO;

- The Province's Risk Management Branch (Fax: 250 356-0661)
- The driver's manager
- The ministry fleet coordinator

**CALL YOUR TRAVEL CARD'S INSURER**

All accidents must be reported to your Travel Card's insurer for claims processing of the deductible portion. (see instructions below)

**Ministry Employee & Category D OIC Appointees & Member of the Legislative Assembly (MLA)**

**Broader Public Sector Employee**

GOVT BMO TRAVEL CARD  
(SEE [INSURANCE CERTIFICATE](#))

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[TRAVEL ADVANCE](#)

(OR PERSONAL  
CREDIT CARD)

**REPORT TO THE TRAVEL CARD'S INSURER**

The driver is responsible for initiating the insurance claim;

- The first step is to call the BMO Corporate MasterCard MasterAssist Operations Centre at **866 556-4432** or **519 742-4907** to **obtain a claim form**.
- Follow the instructions provided by MasterAssist and the BMO card [Certificate of Insurance](#) (see section 7).
- The rental agency then submits the repair bill directly to BMO Travel Card insurer (Allianz) by calling the BMO Corporate MasterCard MasterAssist Operations Centre at **866 556-4432** or **519 742-4907**.
- For pickup trucks or other excluded vehicles, advise the rental agency to submit a claim to the Risk Management Branch (250 507-2870) for claim negotiation, adjustment and payment.

- Do not** allow the rental agency to put damage charges through on the credit card. No claims for damage may be added to the rental contract.
- Renter to advise the rental agency to submit a claim directly to the Risk Management Branch (250 507-2870 or 250 356-1794) for claim negotiation, adjustment and payment.

- Do not** allow the rental agency to put damage charges through on the credit card. No claims for damage may be added to the rental contract.
- Renter to advise the rental agency to submit the claim directly to the renter's organization for adjustment and payment.