

CSA Daily Vehicle Rentals Insurance Guide for Drivers

Important: This guide is for quick reference only and does not supersede the [Insurance Certificate](#)

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)

GOVT BMO TRAVEL CARD

GOVT BMO PURCHASING CARD (PCARD)

ACCOUNTABLE TRAVEL ADVANCE (OR PERSONAL CREDIT CARD)

Broader Public Sector Employee

The Insurance provided by the BMO Travel Card **does not** extend to:

- Off road driving, intentional acts, or intoxication
- Any vans that seat more than 8 occupants, including the driver
- Any vehicles larger than ¾ ton;
- Motorcycles, mopeds, RVs, campers or trailers
- Antique vehicles, limousines or exotic vehicles

Please refer to page 17 of the [insurance document](#) for a full list of items not covered

- Using the Purchasing card for individual employee travel is **not recommended**.
The Purchasing Card should only be used 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 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).

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Broader Public Sector Employee

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

GOVT

[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 Corporate Travel and Entertainment Program operations centre at **877-704-0341** or **519-741-0782** to **obtain a claim form**.
- The rental agency then submits the repair bill directly to BMO Travel Card insurer (Allianz) by calling the Corporate Travel and Entertainment Program operations centre at **877-704-0341** or **519-741-0782**.
- For 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.