

**University of San Diego**

**5998 Alcalá Park**

**San Diego, CA 92110**

**INSURANCE FOR RENTAL VEHICLES - DOMESTIC**

**JULY 1, 2025-JULY 1, 2026**

When renting vehicles to conduct business on behalf of University of San Diego within the United States or its territories:

1. Use the USD VISA T&E card
2. Decline all insurance coverage
3. Provide the following information when asked for insurance
  - a. Carrier: **Travelers Insurance Company**
  - b. Policy: **810-8P582823-25-14-G**
  - c. Policy Term: 07/01/2025 to 07/01/2026
  - d. Liability \$1,000,000, Comprehensive/Collision: \$50,000. Deductible \$1,000
4. Thoroughly inspect the vehicle for damages and note them on the rental agreement prior to taking possession of the vehicle. When possible take pictures of the damage and state on the form that pictures were taken to correspond to the damages listed.
5. In case of an accident, provide the above information to the other driver, if applicable and make note of the other drivers' vehicle license and driver's license number, name, address and phone number. Take pictures of the damage to both vehicles.
6. If other damage occurs to the vehicle or is noted upon returning the vehicle to the rental agency, compare this to the pre-rental damage and take pictures.
7. When there is no damage to vehicle, have the rental agent note this on your rental agreement. Retain all return forms to be able to substantiate no damages were noted when you returned the vehicle.
8. If there are damages, call the number on the back of the VISA T&E card to report the claim. Make note of the claim number you will be provided.

9. A VISA claims adjustor will contact you for further information. Retain copies of all rental agreement forms, other driver's information if applicable, and all pictures as you will need to provide these to VISA.

10. When you return to campus notify Risk Management, at 619 260 2928. You may be asked to provide copies of any police reports and other applicable information.

**NOTES:**

Domestic coverage territory includes the United States of America; the territories and possessions of the USA; Puerto Rico; and Canada.

**Always inspect vehicle for damages before leaving the lot and when returning the car.**

Take pictures and have the agent note the damage or lack thereof.