

Rental Car Policy
Policy Number 30005.1

Type of Policy: Administrative

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Contact Name: Laura Gross

Contact Title: Director of Business Affairs and Controller

Contact Email: grossll@cobleskill.edu

Reason for Policy: This policy exists to allow employees of the SUNY College of Ag & Tech at Cobleskill the flexibility to choose to rent a vehicle for work-related business instead of using a Cobleskill fleet vehicle or their personal vehicle.

Policy Statement: It is the policy of SUNY Cobleskill to effectively implement the requirements of the New York State contract according to the provisions and references provided within the associated Rental Car Procedure.

Policy References: Applicability

This policy pertains to state-related travel only. The following organizations are separate from the state and are not governed by this policy: Student Government Association, Cobleskill Auxiliary Services, Foundation, Alumni, Cobleskill Campus Childcare Center and Research Foundation.

Eligible State Vendors

Enterprise Rent-A-Car, National Car Rental and The Hertz Corporation currently hold NYS contracts and one of these rental companies must be used for all rentals both within and outside of New York State.

Eligible Vehicles

Only economy, compact, midsize cars or seven (7) passenger vans are allowed. Luxury vehicles, trucks, cargo vans, and passenger vans with a capacity of eight (8) people or greater are not authorized.

Personal Automobile Insurance Policies and Rental Cars

In some instances, an authorized traveler for SUNY Cobleskill may choose to rent a vehicle in their personal name, pay for the vehicle with personal funds, and seek subsequent reimbursement for their expenses. In most cases the driver's personal automobile policy will provide some level of protection. For the protection of the traveler, as well the College, it is important for all parties to be fully aware of the liability implications of this arrangement. The following information is for general information only. Please consult with your personal automobile insurer for more detailed information about your individual policy protection prior to travel.

Damage to Rental Vehicle: New York State law requires that most personal automobile policies extend coverage to rental vehicles. This protection applies only when a vehicle is rented in the individual driver's name (not an employer's). The personal coverage works in one of two ways. First, if the driver only has liability coverage on his/her personal policy then any damage sustained to the rental car while in their possession would fall under the property damage liability portion of their personal policy and there is no deductible cost to the driver. If, however, the driver has full coverage on any vehicle on their personal policy then the vehicle is covered under the comprehensive and collision portion of the policy and the deductible applies.

Most insured individuals renting a vehicle in New York State do not need to purchase additional CDW insurance when they rent a vehicle, however it is highly recommended that each driver consult with their insurer prior to travel. These rules may not apply to out of state rentals.

Third Party Liability: Any individual renting a vehicle in their personal name, along with any additional authorized drivers, are primarily responsible for all third party (liability) claims of personal injury and property damage arising from the use and operation of the rental vehicle. In the absence of a personal vehicle policy most rental agencies are required by law to provide only the amount necessary to satisfy the minimum financial responsibility limits required by applicable law. Additional damages are the financial responsibility of the individual.

In general, personal policies do not indemnify damages when vehicles are rented and paid for by the employer unless the driver was found to be personally responsible due to negligence.

Accident Reporting

In the case of any damages/accidents, travelers are urged to notify Facilities Management as well as the rental agency immediately to file a claim. All claims under the Visa Collision Damage Waiver must be reported to the Visa Claims Center at 1-866-390-9735. A full explanation of Visa's CDW coverage is explained at

http://www.ogs.state.ny.us/purchase/snt/wordfiles/7900802837NYS_TravelCardBenefits.doc

Policy History: Revision Date	Author/Owner	Description of the action on the revision date
April, 2021	Laura Gross	Adoption of the policy
February 8, 2022	Laura Gross	Format edits
April 29, 2025	Laura Gross	Update Policy; separated out procedure