



Quick Reference Guide on Insurance and Claims: Ground Transportation Insurance

	Collision/Loss Damage Waiver (CDW or LDW)	Liability Insurance Supplement (LIS) or Supplemental Liability Insurance (SLI)	University Insurance
OSU Motor Pool Rental	N/A	N/A	University Insurance applies. (\$5,000 deductible)
State of Oregon Vehicle Rental Contract <ul style="list-style-type: none"> Enterprise Rent-a-Car National Car Rental Hertz 	DO NOT PURCHASE (Cost included in rental, \$0 deductible)	DO NOT PURCHASE (Cost included in rental, \$0 deductible)	N/A
Not using State of Oregon Vehicle Rental Contract <ul style="list-style-type: none"> Budget Avis Others 	PURCHASE (deductible varies, read rental contract)	PURCHASE (deductible varies, read rental contract)	University <u>Liability</u> Insurance will apply if LIS is not purchased (\$5,000 deductible). University Insurance will not respond to property damage to the rental vehicle.
Personal Vehicle Use on Business	Drivers must carry liability insurance with minimum limits of \$50,000 per person/\$100,000 per incident, uninsured motorist, and personal injury protection, as required by the State of Oregon. Drivers should consult with their personal insurance agent or insurance carrier to determine if a special endorsement for business use is necessary.		University <u>Liability</u> Insurance applies ONLY after personal auto liability insurance limits have been exhausted.
International	PURCHASE (deductible varies, read rental contract)	PURCHASE (deductible varies, read rental contract)	Call Insurance and Risk Management Services to discuss.

Claims

- Complete the [OSU Auto Accident Report Form](#) and report to Insurance and Risk Management Services within 24 hours, risk@oregonstate.edu or (541) 737-7350.
- Complete the [Oregon Traffic Accident and Insurance Report](#) and send to DMV, when applicable.
- Collect all pertinent data and take pictures.