

OFFICE OF RISK MANAGEMENT 2550 Northwestern West Lafayette, IN 47906 (765) 494-1690 • FAX (765) 496-1338 www.purdue.edu/Risk MGMT

TO: Business Managers and Others

FROM: Mark W. Kebert

RE: Rental Vehicles Driven in Canada

You need a valid driver's license and proof of auto insurance to drive a car in Canada. A driver's license and insurance from the United States are also valid in Canada for a short while (up to 90 days in some provinces).

Visitors from other countries are advised to get an International Driving Permit (IDP) and will need to purchase insurance to rent a car.

Canadian law requires that any rental vehicle operated in Canada carry liability coverage in the amount of at least \$200,000. This may vary by province, so you will need to check requirements of your destination ahead of your travel.

## I. Vehicles Rented in Canada

If the vehicle is rented in Canada, the rental agency is responsible for providing the liability coverage -- and cannot pass that responsibility on to the renter or the renter's insurance carrier.

However, full insurance coverage should be purchased from the rental agency in order to ensure comprehensive and collision are also covered.

## II. Vehicle Rented Outside Canada and Driven into Canada

The liability requirement is still \$200,000 in most cases; however, the rental agency can pass coverageresponsibility to the renter or the renter's insurance carrier. You must notify your rental car agency that you intend to take the vehicle to Canada. Not all rental agents will allow you to take a vehicle outside US borders.

Please contact our office to provide evidence that Purdue's auto insurance covers the vehicle while the operator is on official University business. We will need a copy of the Concur Trip Request in order to provide proof of insurance.

## III. Personal Vehicles

Drivers should contact their own insurance company to see about coverage for driving their vehicle in Canada and to obtain proof of insurance for their trip.

All drivers of vehicle must be in compliance with the University's vehicle use policy, which can be accessed at: <a href="https://www.purdue.edu/policies/facilities-safety/iva1.html">https://www.purdue.edu/policies/facilities-safety/iva1.html</a>

All drivers must also be aware of and in compliance with the University travel policy located at: <a href="https://www.purdue.edu/policies/business-finance/iia3.html">https://www.purdue.edu/policies/business-finance/iia3.html</a>

Please contact our office at 4-7695 with any questions or concerns.