

MEMO



RISK MANAGEMENT OFFICE
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TO: Business Managers and Others
FROM: Mark W. Kebert
RE: Rental Vehicles Driven in Canada

Canada has in place a financial responsibility law concerning rental vehicles of which you need to be aware.

Canadian law requires that any rental vehicle operated in Canada carry liability coverage in the amount of at least \$200,000.

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; however, the rental agency can pass coverage responsibility to the renter or the renter's insurance carrier.

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.

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

Mark W. Kebert
Risk Manager