



Car Rental FAQ's for Destination Healthcare Staffing

Q. I know we always decline Loss Damage Waiver (LDW) and Liability Insurance when renting cars through Avis, National, Budget, Enterprise and Hertz. What if my rental is through a different agency?

A. You should **ALWAYS** decline insurance coverage offered by the car rental agency, regardless of the agency. If you are renting through Avis, National, Budget, Enterprise or Hertz, Destination's corporate agreement will be your primary coverage. If you rent from a location that does not honor the corporate agreement or your rental is from a different agency, you will be covered through St. Paul Insurance.

NOTE: If you choose to purchase insurance through the rental agency, you will not be reimbursed. Also, all rentals must be arranged through Destination's travel department in order for the corporate insurance agreements to be in effect. If someone other than a Destination travel agent arranges your rental, you will not be eligible for insurance benefits through Destination Healthcare Staffing.

Q. What is the coverage amount provided by the rental car companies?

A. Destination's corporate agreement includes LDW (Loss Damage Waiver) and Liability Insurance. The limits on the Liability Insurance are as follows:

Avis, Budget, National, Enterprise and Hertz

\$100,000 per person with a total of \$300,000 per accident

\$25,000 property damage per accident

This coverage does apply to all covered drivers. Negligence, impaired driving, off road driving, or unauthorized drivers are not covered. It is important to note, the provider is not covered for accidental death or emergency medical expenses for themselves. Advising them to contact their own insurance company regarding their own personal insurance coverage is highly recommended. If they are told by their insurance company they have the need for Personal Accident Insurance (PAI), it can be purchased at their own expense at the car rental counter.

Q. Who are "covered drivers"?

A. Coverage includes the following drivers, according to rental company:

Avis/Budget—the provider, spouse, significant other

National—the provider, spouse

Hertz—the provider

Enterprise—the provider

Q. What if personal items are stolen while in the car?

A. Personal items are not covered by either the LDW or the Liability Insurance. If a provider desires coverage of their personal belongings and those of immediate family members traveling with the provider, Personal Effects Protection (PEP) can be purchased at their own expense at the car rental counter.



Q. If I am in an accident while traveling on business in a rental car, what insurance company name and policy number do I give to the police officer or the other driver?

A. You would provide the information from the rental agency. A certificate of self-insurance can be found in the glove box of the vehicle.

Q. Would my personal insurance ever have to be used as a back up?

A. It is possible, if you exceeded the company limit, or if the accident is your fault due to your negligence. (Example: If you were found guilty of drunk driving, etc.).

Q. Does the rental insurance cover our driving outside “normal” working hours?

A. You are always covered, regardless of the day of the week or time of day you are traveling, for the entire time you are on assignment for Destination. You do not have to actually be driving to or from the work site for the coverage to be in effect. If you are in an accident, please indicate on the accident report that you are on assignment for Destination.

Q. Am I covered if I am traveling in my own car?

A. If you are driving your own vehicle, your personal insurance is the only insurance coverage you have, even if you are traveling on business.

What should I do if I am in an accident or find damage to the rental car?

Please follow the steps below regardless of extent of damage (i.e. Chip in windshield, dent in door, car totaled).

1. Notify the local office of the rental car company. The phone number can be found in the glove box of the vehicle.
2. Complete the Accident/Incident form also found in the glove box. Please return this to the local rental car office.
3. Notify your Destination representative. **Failure to do so could result in non-coverage.**

NOTE: Your rental contract will be in the name of the legal entity, CHG Healthcare Services, parent company for Destination Healthcare Staffing.

Q. Do I need to show my gas receipt when returning an Avis rental car?

A. Yes. Avis has begun charging an automatic \$10.50 refueling fee for cars driven under 75 miles. If you are using a rental car on a short-term basis, please show your receipt to the attendant when returning the car. If you do not meet with the attendant, send a copy of your receipt to Destination so that we do not get charged the refueling fee.

**If you have any other questions or need further clarification,
please call Debbie Welder, Travel Manager for Destination Healthcare Staffing,
at 1-800-328-3025 during regular business hours.**