

University employees occasionally rent vehicles to use while on State/University business. When contracting for a rental car, companies usually offer additional options that may include Collision Damage Waiver (CDW) or Loss Damage Waiver (LDW). When renting a vehicle for State/University business, renters **should not purchase** these additional options. These are covered by the State under the *Maryland Tort Claims Act*. Please note, when signing the rental agreement, the renter **must** include their name, **Frostburg State University, and the State of Maryland**.

The protection of the *Maryland Tort Claims Act* cap is only assured in the State of Maryland. Outside the country, language and laws differ, and defense by the Office of the Attorney General is not feasible, so **it is recommended that insurance be purchased through the rental car company when outside the USA**.

If damage occurs to a rental vehicle, the renter should immediately report the incident to their Agency Insurance Coordinator (Denise Murphy). The Agency Insurance Coordinator would then file an ACORD accident report with the State Insurance Division and refer the rental company to the Insurance Division. As with all insurance claims, the University will be held responsible for the first \$1,000 of damages.

If you have any questions, or need any additional information regarding the University's insurance coverage, please contact Denise Murphy at (301) 687-4335 or dmurphy@frostburg.edu .