

## Rental Car Insurance Quick Reference Guide

The following matrix applies to benefits eligible Harvard employees, non-benefits eligible Harvard employees and non-employees traveling on Harvard related business. This includes students performing official work for Harvard and sponsored student groups on official Harvard trips.

Insurance Type and What It Covers	All 50 U.S. States and Puerto Rico	Outside the 50 U.S. States and Puerto Rico
<b>Supplemental Liability Insurance (SLI)</b>  <i>Protects authorized drivers against bodily injury</i>	<ul style="list-style-type: none"> <li>• <b>Enterprise, National, or Hertz* - DECLINE</b> MUST use Harvard's account numbers: <ul style="list-style-type: none"> <li>○ Hertz = CDP 31570</li> <li>○ Enterprise/National = XZHARVB</li> </ul> </li> <li>• <b>All other vendors - PURCHASE SLI of \$250K per person/\$250K per occurrence</b></li> </ul>	<ul style="list-style-type: none"> <li>• <b>All vendors - PURCHASE SLI of \$250K per person/\$250K per occurrence</b></li> </ul>
<b>Loss Damage Waiver/Collision Damage Waiver (LDW/CDW)</b>  <i>Covers damage to your rental car</i>	<ul style="list-style-type: none"> <li>• <b>Enterprise, National, or Hertz* - DECLINE</b> MUST use Harvard's account numbers: <ul style="list-style-type: none"> <li>○ Hertz = CDP 31570</li> <li>○ Enterprise/National = XZHARVB</li> </ul> </li> <li>• <b>All other vendors - PURCHASE LDW/CDW</b></li> </ul>	<ul style="list-style-type: none"> <li>• <b>All vendors - PURCHASE LDW/CDW</b></li> </ul>
<b>Personal Accident Insurance (PAI)</b>  <i>Covers medical expenses, loss of or damage to property, and accidental death</i>	<ul style="list-style-type: none"> <li>• PAI is not a reimbursable expense</li> <li>• Drivers may purchase PAI at their own expense</li> </ul>	<ul style="list-style-type: none"> <li>• PAI is not a reimbursable expense</li> <li>• Drivers may purchase PAI at their own expense</li> </ul>

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\*Certain Hertz locations are "licensee" locations where Harvard corporate rates are not honored AND where travelers must purchase SLI of \$250K per person, per occurrence and LDW/CDW insurance. When renting with Hertz, be sure to verify that Harvard's corporate rates and required insurance are provided at that location. Click [here](#) for a list of Hertz licensee locations.