

RENTING/LEASING A CAR

Almost all car rental agencies require that the driver be over age 21, and usually 25 years old. If you are under 25 years old, you most likely will have to pay an extra fee which will cost you \$20-\$35 dollars per day.

IMPORTANT: IF YOU ARE UNDER 25 AND GOING TO BE DRIVING, PLEASE PAY THE EXTRA MONEY.

We just had an incident where a 24 year-old student was driving a car and got into a serious accident where the car was destroyed. Her friends had purchased auto insurance HOWEVER because she was not registered as one of the driver's (and thus should not have been driving), the insurance company did not pay for the car.

UPDATE: Car Rental Agencies also require at least one of the drivers to have a major credit card in the driver's name. Actually you can use a debit card now to rent a car. But you must have at least \$300 available on your card.

A typical cost for renting a small car is around \$30 a day, without insurance. Often you can find special deals for the weekends. **It is a very wise idea to pay for extra auto insurance.** If your car is damaged, even slightly dented, during your rental period you will be financially responsible, even if it is not your fault!

Rental companies often give you a certain number of free miles, and then charge you for each mile you drive beyond that. Some companies offer unlimited mileage. You can certainly call first about prices before you make a decision to rent.

ZIPCAR www.zipcar.com/duke

"Zipcars are available by the hour or the day – wheels when you want them. Gas, insurance and 180 free miles are included with every reservation." It's a new kind of rental car service where you sign-up, become a member, and later when you want to use a car, go online to reserve it! It helps our green initiatives, convenient and available across the country in major cities! So, you can reserve one when you travel too!

NEW CAR RENTALS

•• **Avis**, tel. 416.4348, 1620 Guess Road, Northgate Mall (next to Jiffy Lube and Sears Auto) There is a 5 – 10% discount for Duke affiliation. Show your ID. If you are under 25 years old, there is a \$25 charge per day. www.avis.com

•• **Budget**, tel. 416.4218, 1720 Guess Road, Northgate Mall. (In plaza next to Mall) There is a discount for Duke Employees. Show your ID. If you are under 25 years old, there is a \$25 charge per day. www.drivebudget.com

•• **Enterprise**, tel. 309-1030 or tel. 1(800) rent-a-car, 3616 Hillsborough Road. Ask for Duke rate with the account number (NA3302). The underage driver fee is waived for Duke affiliated. Free local pickup and drop off. www.enterprise.com

•• **Thrifty**, tel. 688-1147, 2804 Durham Chapel Hill Blvd. Ask for the Duke rate with IHouse account CD# 0044002530. The underage driver fee is waived for Duke affiliation. Additional driver fee waived too. Also, there are other Duke affiliated discount rates so call and ask! Free local pick up and drop off. www.thrifty.com

•• **Triangle**, tel. 493-1078, 3730 Chapel Hill Boulevard. No Duke discount. If you are under 25 yrs old, a \$15 charge per day. Must be at least 21 years old to rent. Will deliver car to you. www.trianglarentacar.com

•• **University Ford**, tel. 313-1094, extension 273. 600 Julian Carr Street. Must be at least 21 yrs. If you are 21 -24 yrs, add an extra \$10 per day. 15% Duke discount per day, 10% per week. Free local pickup and drop off. www.UFRents.com

CAR LEASING (For Duke Scholars & Graduate Students ONLY)

•• **Chapel Hill Leasing**, tel. 265.5149. PO Box 4641, Chapel Hill. MUST lease for four or six months or 1, 2 or 3 years. Four-month lease is \$559 per month (fee includes insurance). For more information go to: <http://www.chleasing.com/duke/index.html>

USED CAR RENTALS (not to be used for long distances)

•• **Durham Auto Mart**, tel. 383-5651, 3700 Hillsborough Road, Durham. Limited number of cars available. Must call first and ask for Mrs. Durham. No Duke discount. Daily Rate: \$25/day plus local mileage rate. Monthly Rate: \$424.20. Deposit: \$100 and up. Must be 21 yrs or older. Pay with Visa, MasterCard or cash.

RENTALS ONLINE

Sometimes you can find better rates online through one of the discount travel websites. www.cheaptickets.com, www.hotwire.com, www.travelocity.com

Priceline allows you to bid/name your own price, sometimes it is cheaper over a short period of time: www.priceline.com

(OVER FOR RENTAL INSURANCE INFORMATION)

Rental Insurance

Many international students and scholars have never driven in the United States before. Purchasing the full coverage of auto insurance protects against any damage or theft to your rental vehicle. Many of you are driving on the other side of the road for the first time so you will want to be insured!

Insurance coverage can include:

- a) Any damage done to the rental vehicle
- b) Damage or injury to other people caused by you
- c) Injuries to passengers in your rental vehicle
- d) Theft of personal belongings left in your rental car

If you are already a driver back home, check with your automobile insurance representative or credit card company to see if your auto policy or credit card company covers auto insurance.

Below is a description of the different kinds of auto rental insurance. Most internationals purchase the Optional Loss Damage Waiver Insurance (LDW) and the Supplemental Liability Insurance (SLI).

RENTAL INSURANCE POLICIES

Optional Loss Damage Waiver (LDW) offered by car rental companies is not insurance. It's an option that relieves renters of financial responsibility if the car is damaged or stolen while under rental contract. Using the vehicle in violation of any of the use restrictions listed on the rental agreement could void LDW and leave the renter fully responsible for any damage to the vehicle. If you decline LDW, you may be responsible for up to the full fair market value of the car if it is damaged, vandalized or stolen during the rental. LDW usually costs around \$20/day.

Supplemental Liability Insurance (SLI) is excess automobile liability insurance that protects you and all authorized drivers of the rental vehicle against third-party bodily injury and property-damage claims for which you are legally liable. When SLI is purchased, liability protection provided by the SLI carrier becomes primary, and applies before other liability protection available to you. This means that you probably won't have to call upon your other protection unless the loss exceeds the SLI limit or results from your use of the vehicle in violation of the terms of the rental agreement. SLI usually costs around \$9/day.

Personal Passenger Protection (PPP) and Personal Effects Insurance (PEI) - PPP covers accidental death and accidental medical expenses for the renter who signs electing to be covered under the policy. PEI is an optional coverage that will protect the personal effects of the renter while in the rental car. Both coverages have specific limits. PPP usually costs around \$6/day.

Emergency Sickness Plan (ESP) provides international renters visiting the U.S. with coverage for medical expenses resulting from sickness. At most locations, other liability protection available to the renter from any source will be primary, and will apply first in the event of an accident. ESP protects international renters possessing a non-U.S. passport against certain medical expenses resulting from sickness occurring during the rental period. Additionally, it covers other members of the renter's traveling party who also have non-U.S. passports. By purchasing PPP and PEI in combination with ESP, international renters who might otherwise have no medical coverage available to them while in the U.S. are protected against medical expenses that result either from accident or sickness.