

Car Rental Terms	Description	Reimbursable Expense	Primary Coverage	Secondary Coverage	Comments
CDW	Collision Damage Waiver	No	State of IL Self Insured Motor Vehicle Liability Plan	N/A	International version of the US Loss Damage Waiver helps protect drivers from repair costs that might arise from accidental damage to the vehicle during car rental
LDW	Loss Damage Waiver	No	State of IL Self Insured Motor Vehicle Liability Plan	N/A	Optional Loss Damage Waiver is not insurance. LDW is a coverage option that relieves vehicle renters of financial responsibility if the car is damaged or stolen while under car rental contract
PAI	Personal Accident Insurance	No	***Renters Personal Insurance	State of IL Self Insured Motor Vehicle Liability Plan	Personal Accident Insurance provides accidental death and medical protection for you and your passengers during your car rental

If damage to a rental is discovered when it is checked in, the incident should be reported to Illinois Mathematics and Science Academy (IMSA) security who will relay the information to Central Management Services (CMS) for handling.

***It is up to the renter to verify if his/her personal insurance carrier will provide primary liability coverage. When a personal insurance carrier WILL NOT provide the primary liability coverage, the renter may, at their own expense, purchase the liability coverage offered by the rental company. **If the personal insurance carrier will not provide the primary liability coverage, in the event of an incident with a rental vehicle, the traveler must provide IMSA security with a copy of the denial of liability coverage by the personal insurance carrier.**

The Illinois Higher Education Travel Control Board is subject to Title 80, Public Officials and Employees, Chapter IV: Travel Regulation Council, Part 3000, Illinois Administrative Code and Title 80, Chapter III, Part 2900, Illinois Administrative Code.

TITLE 80: PUBLIC OFFICIALS AND EMPLOYEES
 SUBTITLE I: GENERAL TRAVEL CONTROL
 CHAPTER IV: TRAVEL REGULATION COUNCIL

PART 3000 THE TRAVEL REGULATION COUNCIL
 SECTION 3000.300 MODES OF TRANSPORTATION

e) The rental of an automobile while on travel status is allowed, if circumstances require. The most economical vehicle available that is suitable for the State's business shall be obtained. The collision damage waiver and personal accident insurance on rented vehicles are not reimbursable.

<http://www.ilga.gov/commission/jcar/admincode/080/080030000C03000R.html>