

Appendix B - Ground Transportation: Rental Cars, Business Use of Personal Cars, and Rail Travel

I. Public Transportation, Shuttle Services and Taxis. Where available, public transportation and shuttle services should be considered. Taxis may also be used where other methods of travel are unavailable or impractical.

II. Business Use of Personal Cars

1. **Necessity.** Travelers may use his or her personal car for University business travel if doing so is less expensive than other means of transportation. Harvard reimburses travelers for the business use of a personal car up to the federal government mileage rate. For a link to current government rates, visit the Harvard Travel Services website, at <http://www.travel.harvard.edu/cgi-bin/travel/resources.php>. All requests for mileage reimbursement must include the traveler's itinerary, the dates the mileage expenses were incurred, and the number of business-related miles driven. The University will **NOT** reimburse travelers for gas expenses in lieu of miles. Commuting expenses, repairs, and ticket and traffic violations are **not** reimbursable.
2. **Mileage reimbursements.**
 - a. When traveling long distance to a business destination where flying would be an option, the mileage reimbursement amount cannot exceed the lowest airfare. Travelers must submit documentation of the lowest-cost airfare with the mileage reimbursement. If the driver requesting mileage reimbursement has carried one or more other University employees involved in the business trip, this information should be documented and submitted with the request.
 - b. When traveling from home to the airport on a business trip, a traveler may use a personal car and request mileage reimbursement if all of the following apply
 - i. the traveler normally takes public transportation to work AND
 - ii. the traveler works from home for part of the work week AND
 - iii. the cost of taxi services greatly exceeds the total cost of the mileage, tolls, and parking combined
 - c. When traveling to an off-campus temporary business destination, a traveler may use a personal car and request mileage reimbursement if the traveler typically works at an on-campus location. In such cases, travelers must be reimbursed from their actual starting point, i.e., from their home if traveling directly to the temporary work location from home, or from their regular on-campus location to the temporary work location.
3. **Insurance coverage.** It is the responsibility of the traveler to carry adequate insurance coverage for his or her own protection and for the protection of any passengers. Personal liability losses are covered above \$100,000 through the University's self-insurance funds. Departments are responsible for either paying the difference between the traveler's liability limit or ensuring that travelers carry per-occurrence limits that meet or exceed this minimum. Travelers will not be reimbursed by the University for collision losses that occur during business usage of a personal car if that car is not insured for collision damage. For more information, visit Risk Management and Audit Services Insurance Department website, at <http://rmas.fad.harvard.edu>.

III. Rental Cars

1. **Necessity.** A traveler may rent a car if driving to a destination is more cost-effective or practical than flying or taking a train, or if driving is necessary to transport large or bulky materials. Travelers arriving by other means may rent a car **at** their destination if doing so is less expensive than other local transportation modes such as taxis or airport shuttles.
2. **Preferred vendors.** Employees who rent a car on Harvard business should where possible choose a University preferred rental car provider. Travelers should make reservations directly with one of Harvard's preferred rental car agencies or through one of Harvard's preferred travel agencies, using the appropriate Harvard corporate account numbers to receive negotiated rates and insurance coverage. Harvard's rental car corporate account numbers, rates, and preferred agencies can be found on the Harvard Travel Services website, under "Exclusive Travel Discounts – Preferred Rental Car," at <http://www.travel.harvard.edu/cgi-bin/travel/booking/ground.php>.
3. **Restrictions on vehicle type.** Travelers must rent the most economical vehicle consistent with business needs and travel circumstances (usually a compact or mid-size), and must not exceed a full-size vehicle. Often Harvard's preferred rental car agencies will provide a free upgrade to travelers; travelers should note any free upgrades on their

reimbursement requests to assist auditors. Fifteen passenger vans (or larger) are prohibited.

4. Insurance coverage.

- a. Rental Car Insurance Coverage: Harvard drivers must get insurance for rental cars in accordance with the [“Car Rental Insurance Guidelines” document](#) prior to making a reservation. The University retains losses below \$250,000 per occurrence. Therefore, in the event a traveler does not purchase liability limits as specified in the table below, the department will be responsible for covering losses up to \$250,000. Zipcar users are strongly encouraged to purchase the full damage waiver. No insurance is provided for fifteen passenger vans or larger. In summary:

Employee Type	Insurance Type and What It Covers	When to Purchase/Decline?
Benefits-eligible employees while on Harvard related business only	Supplemental Liability Insurance (SLI) protects authorized drivers against bodily injury)	<ul style="list-style-type: none"> • If using Enterprise or National inside the U.S. (including Alaska and Hawaii), DECLINE but you MUST use Harvard’s Enterprise or National account number • If using any other vendor inside the U.S., PURCHASE SLI of \$250K per person/\$250K per occurrence. • If using ANY vendor OUTSIDE the U.S., PURCHASE SLI of \$250K per person/\$250K per occurrence.
	Loss Damage Waiver/Collision Damage Waiver (LDW/CDW) covers damage to your rental car	<ul style="list-style-type: none"> • If using Enterprise or National inside the U.S. (including Alaska and Hawaii), DECLINE LDW/CDW but you MUST use Harvard’s Enterprise or National account number • If using Avis and Hertz in the 48 contiguous states, DECLINE LDW/CDW but you MUST use Harvard’s Avis or Hertz account number • If using any other vendor not listed above in the 48 contiguous states, PURCHASE LDW/CDW • If using any other vendor besides Enterprise or National in Alaska and Hawaii, PURCHASE LDW/CDW • If using ANY vendor OUTSIDE the U.S., PURCHASE LDW/CDW
	Personal Accident Insurance (PAI): covers medical expenses, loss of or damage to property, and accidental death	<ul style="list-style-type: none"> • PAI is not a reimbursable expense. Drivers may purchase PAI at their own expense.
Non-Benefits-eligible employees, non-employees while on Harvard related business only	Supplemental Liability Insurance (SLI) protects authorized drivers against bodily injury)	<ul style="list-style-type: none"> • Always PURCHASE SLI of \$250K per person/\$250K per occurrence.
	Loss Damage Waiver/Collision Damage Waiver (LDW/CDW) covers damage to your rental car	<ul style="list-style-type: none"> • If using Enterprise or National inside the U.S. (including Alaska and Hawaii), DECLINE LDW/CDW but you MUST use Harvard’s Enterprise or National account number • If using Avis and Hertz in the 48 contiguous states, DECLINE LDW/CDW but you MUST use Harvard’s Avis or Hertz account number • If using any other vendor not listed above in the 48 contiguous states, PURCHASE LDW/CDW • If using any other vendor besides Enterprise or National in Alaska and Hawaii, PURCHASE LDW/CDW • If using ANY vendor OUTSIDE the U.S., PURCHASE LDW/CDW Always PURCHASE LDW/CDW
	Personal Accident Insurance (PAI): covers medical expenses, loss of or damage to property, and accidental death	<ul style="list-style-type: none"> • PAI is not a reimbursable expense. Drivers may purchase PAI at their own expense.

- b. Insurance for Personal Use of a Rental Car. Personal use of a rental car during a business trip is NOT covered under University insurance in most cases. Harvard provides (or reimburses for) insurance coverage for travelers using a rental car the day before, the day after, and during the business trip. However, travelers who choose to extend a business trip for personal reasons either before or after business is conducted must purchase and pay for their own insurance coverage for those days. Harvard will NOT reimburse this coverage.
- c. Accidents: should a rental car accident occur while on University business, the traveler must submit a written accident report as soon as possible to the rental car company, to local authorities, as required, and to the University Insurance Office at 496-8830. For more information, visit Risk Management and Audit Services Insurance Department website, at <http://rmas.fad.harvard.edu>.

5. Minimum driving age and cancellations.

- a. Minimum driving age: all drivers must meet the rental company's minimum-age requirement (typically 21, though sometimes older). Travelers must ensure that they meet age requirements when making reservations.
- b. Cancellations: travelers are responsible for canceling rental-car reservations when necessary by contacting the agency involved. When making cancellations, travelers must request and record a cancellation number in case of any billing disputes.

6. Rental Car Club Memberships.

- a. Zipcar memberships may be arranged through Harvard's Commuter Choice program; see <http://www.campuservices.harvard.edu/commuterchoice>. The preferred form of payment for Zip Car rentals is the Corporate Card. If the Corporate cardholder is the renter, the coverage from the corporate card will cover the zip car deductible as long as the renter does not accept any additional insurances from Zip Car and reports the accident to Mastercard within 60 days. If the Corporate cardholder is not the renter, or the travel is using another form of payment, there is a \$750 deductible charged by Zip Car; in such cases, travelers are strongly encouraged to purchase the full waiver from Zip Car which eliminates the deductible. This is a reimbursable expense. Note that since Zipcar is an individual rental, the waiver would not extend to another driver for the same vehicle rental.
- b. Harvard travelers can get free memberships with Avis and Hertz as a part of the University's contracts.
- c. **Membership fees for other rental car club programs are not reimbursable.**

IV. Sedan Services. Private sedan or car services are normally more expensive than taxis and should be used only when valid business reasons preclude the use of more economical transportation. The use of private sedan or car services to attend meetings on or around campus is prohibited. Limousine expenses under any circumstances are **not** reimbursable. Visit the Harvard Travel Services website, at <http://www.travel.harvard.edu/cgi-bin/travel/booking/ground.php> for more information, including a list of preferred sedan-services providers.

V. Rail Travel. All rail travel is expected to be at the lowest fare that offers reserved seating. For rail travel over six hours, first-class seating is reimbursable. For most international rail travel, reserved seating is only available in first class.

VI. Bus Charters. For University groups chartering busses, we recommend travelers charter such vehicles from Campus Services Transit & Fleet department, when possible. If chartering through an outside party, proof of adequate liability insurance must be provided, in advance, by the charter owners/operators. Minimum limits of \$1 million per seat are recommended.