

MIDDLE TENNESSEE STATE UNIVERSITY  
**Office of Compliance and Enterprise Risk Management**

**Compliance Tips for the Month – July 2021**

**Insurance Coverage for Rental Cars While on State Business**

State employees are covered for auto-liability under the State of Tennessee's Certificate of Self-Insurance when utilizing a rental car under the State's contract with Enterprise as long as the rental car use is:

1. Within the scope of the employee's job performance or duties.
2. MTSU has authorized purchase and use of the rental vehicle for business purposes.

In addition, since the State of Tennessee renewed its contract with Enterprise, the negotiated State rate for business rental now includes both loss and collision damage waivers; therefore, employees should request the State rate and **not** accept additional fees for damage coverage when renting a vehicle under the State's contract with Enterprise.

For vehicles not rented under the State's contract, the State Claims and Risk Management Division recommends that employees purchase a damage waiver or additional collision coverage from the rental car company, which eliminates any non-liability claims against the State if the rental vehicle is damaged by the employee, road debris, or natural/environmental causes (such as a severe hail or rain storm).

For additional information, contact [caerm@mtsu.edu](mailto:caerm@mtsu.edu).

**State Certificate of Self-Insurance**

As a reminder, the State's Certificate of Self-Insurance is available [here](#), which provides coverage limits for general, auto, property, and professional malpractice liability, as well as workers' compensation.

**Records Management Database**

The University's Records Management Database (Database) has reopened for data input, updates, and destruction requests.