

Free Auto Insurance

“There ain’t no such thing as a free lunch!” Most of you are familiar with that phrase. However, it isn’t always true!



Some things in state government are free! Like insurance offered through term contracts administered by the State Procurement Bureau. When state-owned vehicles are not available, state agencies are encouraged to utilize their state purchasing cards to lease vehicles from Enterprise or Hertz in order to obtain the free vehicle insurance offered under the state's term contracts. Do not purchase the insurance offered by rental car companies without prior approval of the Risk Management & Tort Defense Division.

Collision Damage Waiver/Liability

When you rent a car from Enterprise or Hertz you receive.....

- Free collision damage insurance.
- Free vehicle liability coverage to \$1,000,000 per occurrence for bodily injury or property damage.
- Coverage does not apply outside of Montana so agencies must remind their employees to use a state purchasing card in order to ensure that coverage is in place out-of-state.

Travel Accident Insurance

When you pay for your entire travel fare with your state purchasing card (VISA), you receive.....

- \$500,000 free accident coverage if caused by a common carrier (i.e. bus, coach, plane, etc.).
- Free collision damage coverage. (Do not purchase collision or liability insurance from the rental car company.)

Other Related Services

- Travel emergencies and roadside assistance.
- Secondary Baggage Insurance.

Note: A brief summary of coverage offered under state term contracts is provided above. Coverage is subject to all contract terms and conditions.

Help us save money by utilizing this free insurance whenever possible!

To learn more, please visit our website at <http://rmtd.mt.gov/insurance/autofreesummary.asp>.