

# RENTING/LEASING A CAR



#### WHO CAN RENT?

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 will have to have a major credit card to rent a car. Also, if you are under 25 years old, you most likely will have to pay an extra fee, which will cost you around an additional \$27 per day. Some companies are willing to negotiate this fee if you purchase full insurance for the rental.

IMPORTANT: IF YOU ARE UNDER 25 AND GOING TO BE DRIVING, PLEASE PAY THE EXTRA MONEY. NO MATTER YOUR AGE, DO NOT DRIVE THE RENTAL CAR IF YOU ARE NOT LISTED AS A DRIVER ON THE CONTRACT.

We had an incident where a 24-year-old Duke student was driving a car and got into a serious accident. The car was destroyed. Her friends had purchased auto insurance; HOWEVER, because she was not registered as one of the drivers, the insurance company would not pay for the car damages.

**UPDATE:** Car Rental Agencies also require at least one of the drivers to have a major credit card or debit card in the driver's name. However, if you use a debit card you must have at least \$300 available in your checking account. If you are under 25 years old, you must use a major credit card in your name. Also, you must have your home country driver's license. If you have an international license, bring that too for translation purposes.

#### **PRICING & INSURANCE**

A typical cost for renting a small car is around \$40 a day, excluding insurance. Often you can find special deals for the weekends. It is a very wise idea to pay for full coverage 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.

## RENTAL OPTIONS AT DUKE: ENTERPRISE CARSHARE (http://parking.duke.edu/commuting/carshare/)

Enterprise CarShare is a membership-based car-sharing program on campus. Vehicles are reserved online, accessed using a membership card and returned to the same location where the car was picked up. Enterprise Car Share offers fuel, maintenance and basic liability coverage, a 200-mile free daily mileage limit (beyond 200 miles is charged at \$0.45/mile), as well as reservations as long as 7 days. Depending on the vehicle, Enterprise CarShare rates range from \$9 to \$11 an hour or \$66 to \$72 per day. You can sign up for Enterprise CarShare with your home-country driving license & credit/debit card. Yearly Membership Fee is \$35. To join the program, go to: https://www.enterprisecarshare.com/us/en/programs/university/duke.html.

#### **NEW CAR RENTALS**

Avis, 919.286.0173, 1620 Guess Road, Durham, NC 27701, Northgate Mall (in the Sears Auto Center). There is a 5% – 10% discount for Duke affiliation. Show your Duke ID. Must be at least 21. If you are under 25 years old, there is an additional \$27 charge per day (www.avis.com).

**Budget**, **919.383.8240**, 1720 Guess Road Space 12, Durham, NC 27701, in the plaza next to Northgate Mall. There is a 10% discount for Duke affiliation. Show your ID. If you are under 25 years old, there is an additional charge per day. Will pick up from Duke, but you must call in advance (www.budget.com).

**Enterprise**, **919.309.1030**, 3143 Hillsborough Road, Durham, NC 27705. Ask for Duke rate when you show your Duke ID. Duke students aged 18-20 can rent with a major credit card, full coverage insurance required. Major Credit Card required for underage drivers (21-24 years old). Free local pickup and drop off (www.enterprise.com).

**University Ford**, **919.682.9171 (extension #273)**, 601 Willard St, Durham, NC 27701. Ask for Rental when you call. Must bring proof of liability insurance when renting! Must be at least 21 years old to rent. If you are 21 -24 years old, add an extra \$10 per day, but this can be waived for long-term rentals. 15% Duke discount per day, 10% per week. Can rent pickup trucks and cargo vans (empty vans). WILL RENT FOR CASH (www.UFRents.com).

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## CAR LEASING (For Duke Scholars & Graduate Students ONLY): First Choice Leasing. Jim Lowe & Jim Elkins.

919.475.3152 or 919.475.2599, 5102 Durham Chapel Hill Boulevard, Suite 100, Durham, NC 27707, Email: jlowe3812@gmail.com or jameselkins01@gmail.com. – Specializes in leasing fairly new cars to international grad students and scholars. International license is OK. Four-month lease minimum. Expect to pay around \$625/month for a four-month lease (includes insurance) and around \$525/month for a 10 to 12-month lease (includes insurance). Refundable deposit and registration fees, etc. apply. You are responsible for maintenance of car while you lease but not major repairs (http://www.firstchoiceleasing.net/).

#### **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, www.orbitz.com, www.priceline.com. Priceline allows you to bid/name your own price.

#### **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. Please pay the money for full insurance!

## 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.

#### RENTAL INSURANCE POLICIES

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

Loss Damage Waiver (LDW) is 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 \$27.99/day.

**Supplemental Liability Insurance (SLI)** is 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 insurance 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 \$12.95/day.

### Personal Accident Protection (PAP) and Personal Effects Insurance (PEI):

**PAP** covers accident related ambulance and medical expenses for the renter who elects 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 policies have specific limits. PAP usually costs around \$5/day and PEI costs around \$4/day.

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