



MasterRental Insurance for SCU Corporate Cardholders

Santa Clara University corporate cardholders may receive MasterRental Insurance for eligible business vehicle rentals when the rental is paid for with the SCU Corporate T-Card.

When Coverage Applies

- The rental vehicle must be rented primarily for business purposes.
- The SCU Corporate T-Card must be used to pay for the entire rental agreement. If a rental company promotion or discount is applied, at least one full day of rental must be billed to the card.
- The cardholder must rent the vehicle in their own name and sign the rental agreement.
- The rental period must not exceed 31 consecutive days.
- Since coverage is primary for SCU business rentals, employees must decline the rental company's Collision Damage Waiver (CDW/LDW).

What the Coverage Provides

- Physical damage and theft of the rental vehicle.
- Towing charges to the nearest collision repair facility.
- Reasonable loss-of-use charges imposed by the rental company, subject to a \$500 USD limit per incident.
- Secondary coverage for theft or damage to personal effects in transit, up to \$1,000 USD per covered person per occurrence, with a \$2,000 USD maximum per rental period after applicable primary insurance is used.

Important Limitations and Exclusions

- MasterRental Insurance does not provide personal liability coverage, medical injury coverage, or coverage for damage to other vehicles or property.
- Excluded vehicles include trucks, pickups, cargo vans, campers, off-road and other recreational vehicles, certain sport utility trucks, motorcycles and other vehicles with fewer than four wheels, antique vehicles, and limousines.
- Coverage is subject to the terms, conditions, limitations, and exclusions in the applicable Evidence of Coverage and group policy.

How to File a Claim

- Open a claim at www.mycardbenefits.com or call 1-800-Mastercard (1-800-627-8372).
- Report the claim within 60 days of the loss.
- Submit required documentation within 180 days of the incident. Documents may include the rental receipt and statement, rental agreement, driver's license, applicable insurance declarations page, police report when required, repair estimate, and other documentation requested to validate the claim.

Contact Mastercard

- Mastercard Assistance Center: 1-800-Mastercard (1-800-627-8372)
- Online claims and benefits information: www.mycardbenefits.com
- For account-specific questions, contact the card-issuing financial institution directly.

Risk Management & Insurance

Email: risk@scu.edu