

How to Protect Yourself When Renting a Car



Ask your auto insurance agent before you rent:

- ▲ Do I have collision coverage? (If you have an older vehicle and dropped that coverage, you won't have it on your rental.)
- ▲ Does my policy extend to rental cars? (Most do.)
- ▲ Am I covered outside the U.S.? Are any countries excluded?
- ▲ Is there a limit on how long I can rent the car?
- ▲ Are there any vehicle exclusions?
- ▲ Does my policy cover loss-of-use and other fees charged by the rental car company?
- ▲ How much liability coverage do I have?



Ask your credit card issuer before you rent:

- ▲ Do I have rental car coverage? Is it secondary or primary?
- ▲ Does it cover collisions only or collisions and theft?
- ▲ What's the maximum reimbursement?
- ▲ Does it cover vehicles rented outside the U.S.? Are there any vehicle exclusions? (Some won't cover pickup trucks, moving vans or some types of SUVs.)
- ▲ Is there a limit on how long I can rent the car?
- ▲ Does my policy cover loss-of-use and other fees charged by the rental car company?

At the rental card counter:

- ▲ Decline the rental company's collision waiver
- ▲ Pay for the car in full with the credit card that provides the protection.
- ▲ Include the names of any other people you expect to drive the car on the rental contract. Many insurance programs won't cover a driver who isn't on the contract.
- ▲ Once you get the car, don't speed, drive on an unpaved road or drive while intoxicated. All can invalidate your coverage.



Notes: