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Should You Get Rental Insurance When Renting A Car

By Gray Rollins

Rental Car Insurance: Do You Need It?

If you have ever rented a car for a short period of time, whether during a vacation, a business trip, or while your own automobile was being repaired, you have probably faced the question of whether to take out insurance at the rental agency desk when you rent the car. Paying your rental company for insurance on your rental car is necessary sometimes, but not always. In fact, much of the time rental car insurance ends up adding some fairly steep fees onto your rental even though the coverage you're paying for may be completely redundant.

To know whether you need to write a check for the hefty chunk of change that many automobile rental companies collect for insurance coverage, all you need to do is spend a bit of time finding out exactly what kind of coverage you already have. In many cases, your regular auto insurance is more than sufficient to protect you financially if you do damage a rental car. Anyone who owns an automobile of their own has an insurance policy that gives them some level of coverage in case of damage to the car from an accident, theft, vandalism, or other mishap. It varies a bit from policy to policy, but most of the time this same coverage will apply to a car rented in the policy owner's name. This means that if your car is fully insured, any rental car that you drive will probably be just as well covered as your personal automobile.

Of course, before you turn down added rental insurance at a rental car agency, make sure you have spoken to your personal insurance agent or a representative from the company that holds your policy to make absolutely sure your policy covers rental cars. If your auto insurance doesn't cover your rental, you could be left holding a bill for tens of thousands of dollars. This kind of costly mistake can be easily avoided just by making one phone call in advance. Even if you are not planning to rent a car in the near future, it is not a bad idea to find out today whether your policy covers rental cars. That way, all the necessary information will be there for you when you need it.

Even if your regular insurance plan doesn't adequately cover rental cars, you don't necessarily need to pay the high insurance fees that a rental agency will probably charge. There are plenty of options to make sure your temporary wheels are covered in case of a collision or other cause of damage to the car. In fact, you can get a much better rate than a rental agent is likely to offer you even if you don't

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own a car of your own. There are specific policies that insurance companies offer for customers who rent cars frequently. A non-owner auto liability insurance policy provides affordable and usually quite comprehensive protection for rental drivers who do not own cars. If you don't have personal automobile insurance that already covers rentals, one of these can offer you the security of knowing you are fully covered without the steep prices of rental agents' insurance packages.

Whether you find out that you need to take out a non-owner auto liability insurance policy, or whether you discover that you don't need to pay anything above what you already do for insurance, a bit of forethought and planning can save you a lot of money at the rental desk. Your rental car may be temporary, but the savings will be permanent.

Gray Rollins is a featured writer for AutoRentalPro. To learn more about renting a car, visit us at

<http://www.autorentalpro.com/luxurycarrental/>

and

<http://www.autorentalpro.com/carrentalinsurance/>

Don't Rent A Vehicle Until Your Read This

By D Ruplinger

If you are renting a car or other vehicle, the process will be the easiest and smoothest if you have a credit card to use for the transaction. Some car rental companies won't even rent you a vehicle if you don't have a credit card for payment. If the car rental company does allow you to rent without a credit card, you may have to pay a large cash deposit to cover any potential damage to the vehicle you are renting. If you are using a travel agent and do not have a credit card, ask your agent about using pre-paid vouchers to pay for your vehicle rental. A voucher is typically easier to use than cash when renting a vehicle.

Be aware that a large part of your credit line on your credit card may be tied up while the rental vehicle is in your possession. The car rental company may place a certain amount of money on hold on your credit card for possible additional charges such as late return fees and damage fees. The charge won't be processed unless you incur those additional expenses. But because that money is on hold you won't have it available to you for other purchases so you may want to use for other purchases such as your hotel.

Your driving record may be a factor when you rent a vehicle. Not all car rental companies check driving records but some do. If your driving record doesn't meet the car rental company's standards they will not let you rent from them. To prevent this from happening check with the car rental agency to see if they check driving records and what their standards are.

Twenty five is the magic age when renting a vehicle. If you are at least twenty five years of age you will not incur additional fees to rent a vehicle. If you are between the ages of eighteen and twenty five you

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will likely be required to pay more money for renting your car than a twenty five or older driver. If you are under 18 years of age you will not be able to rent a vehicle in the US. Although those rules may not seem fair, it is just the way it is in the car rental industry

Rental car companies will offer you various optional insurance and waiver options, but you may already be covered. Before you go to rent a vehicle, check with both your personal auto insurance agent and with your credit card company. You may already have protection if you have an accident, lose, or damage your rental vehicle. If you do have protection, you shouldn't need to purchase the collision damage waiver or CDW offered by the car rental company because it will be a duplication of coverage you already have.

If you do purchase a CDW, keep in mind that it is not insurance but an agreement between you and the car rental company stating that you will not be liable for loss or damage to the rental vehicle as long as you comply with conditions stated in the agreement. Those conditions are common sense ones such as not driving while under the influence of alcohol, not driving the vehicle off-road, and not allowing an unauthorized person to drive the vehicle. A CDW will almost always not cover you though for personal injuries or damage to personal property sustained while using the rental vehicle. If you are renting overseas though, you may not have a choice of whether or not to purchase a CDW. Some countries require you to purchase it.

If you are renting a vehicle overseas you may need to obtain an international driving permit. Check on this before you show up at the overseas rental car counter.

After you get to your rental vehicle walk around the outside of it and inspect it for any possible damage. If you notice damage such as a dent or noticeable scratch report it to the lot attendant right away and get it noted on your rental agreement so you won't be liable for that damage. I learned this lesson the hard way. On one of my first rentals I noticed a dent in the vehicle, told the lot attendant about it who told me not to worry about it. I didn't insist he write anything on my rental agreement stating the damage was already on the vehicle when I picked it up. When I returned the vehicle the rental car company wanted to charge me for that dent. I eventually got my money back but it took time me quite a bit of time and frustration to get those charges reversed.

If you find you are going to return your rental vehicle more than 4 hours late, call the rental company and arrange for an additional day's rental. Although most companies allow you a one hour grace period before they start to charge you additional money, the hourly rates can quickly add up to more than the cost of an entire day's rental. Usually when you get to the 4 hour mark, renting the vehicle for an additional day is cheaper than paying the hourly late fees.

D Ruplinger is a featured writer for

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rentals visit

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