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Insurance Explained

What insurance is included and what is excluded is often the most difficult element to understand when hiring a car, so let's make it simple.

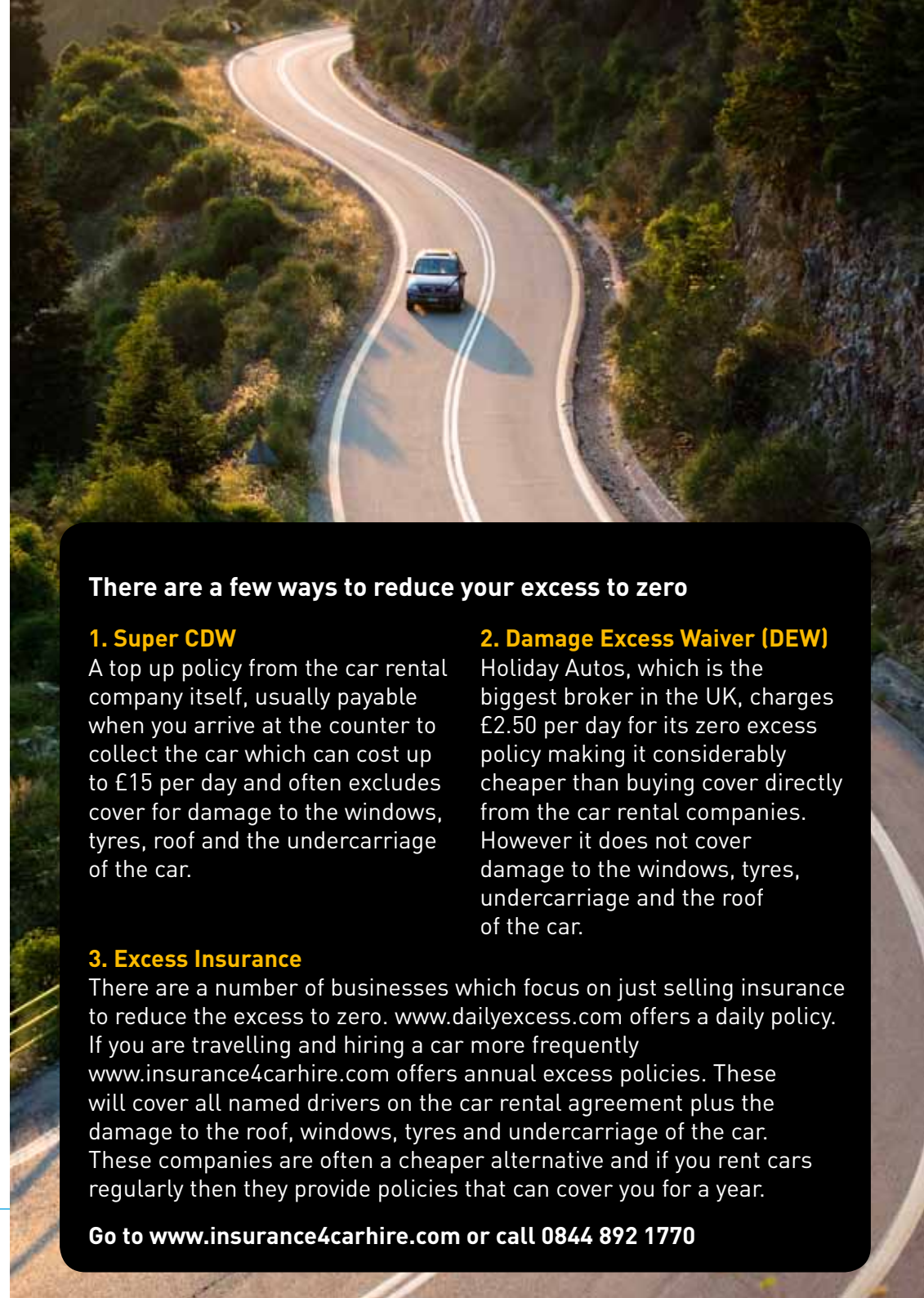
When hiring a car in almost all cases, your car rental will come with inclusive insurance to cover three areas:

-  LDW/CDW (Loss/Collision Damage Waiver). Basically insurance to cover damage to the car.
-  TP (Theft Protection)- In this case, if the car (or part of it is stolen or damaged during an attempted theft.)
-  Liability/SLI (Third Party Liability) – The minimum cover that's mandatory in most countries.

HOWEVER, on the Damage and Theft portions, the insurance is only reducing what you are personally liable for, and there is often an excess to pay in the event of having to make a claim. In Europe this can be a few hundred pounds. In other countries such as Australia it can be as much as £1500.

The final point to make clear is that **windows, tyres, the roof and the undercarriage of the car are usually excluded** (i.e. not covered). These are the parts of the car most prone to damage and often not covered by the car rental companies insurance.

Before you go, check your insurance, so you know exactly what you are liable for.



There are a few ways to reduce your excess to zero

1. Super CDW

A top up policy from the car rental company itself, usually payable when you arrive at the counter to collect the car which can cost up to £15 per day and often excludes cover for damage to the windows, tyres, roof and the undercarriage of the car.

2. Damage Excess Waiver (DEW)

Holiday Autos, which is the biggest broker in the UK, charges £2.50 per day for its zero excess policy making it considerably cheaper than buying cover directly from the car rental companies. However it does not cover damage to the windows, tyres, undercarriage and the roof of the car.

3. Excess Insurance

There are a number of businesses which focus on just selling insurance to reduce the excess to zero. www.dailyexcess.com offers a daily policy. If you are travelling and hiring a car more frequently www.insurance4carhire.com offers annual excess policies. These will cover all named drivers on the car rental agreement plus the damage to the roof, windows, tyres and undercarriage of the car. These companies are often a cheaper alternative and if you rent cars regularly then they provide policies that can cover you for a year.

Go to www.insurance4carhire.com or call 0844 892 1770

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Collecting The Car

You have just arrived at your destination and all you want to do is jump in the car and go. There's a queue, you have the kids with you and the temptation is to just rush everything. It's quite simple. **DON'T**.

To make the process a bit quicker and quite frankly for your own reassurance and safety, make sure you do the following:

- ! Have your documentation to hand. That's your passport, your drivers licence, a copy of your car rental agreement and your credit card.
- ! Check exactly what you are signing, and what the inclusions and exclusions are.
- ! Walk around the car and inspect the vehicle yourself. Even if you notice the smallest of scratches or dents, make sure that it is noted on the vehicle damage report before you leave. Take photos if there is existing damage.

Once you are in the car

Familiarise yourself with the vehicle: your seat position, lights, heating, wipers, warning lights.

Choose your radio station before you set off. Better still, take some CDs with you as most rental cars have a CD player as standard. You don't want to be driving down the autobahn flicking through radio stations and not paying attention to the road.

Have your map/directions to hand or hire a SatNav from the car rental company.

Know the laws of the country you are visiting. The AA gives some very useful advice and insight into European driving.

Visit www.theaa.com/motoring_advice/overseas



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Returning The Car

The same principles apply when returning the car. **DON'T RUSH!** The main thing when returning the car is to ensure that there are no unforeseen costs that you might be charged for later and only notice when your credit card statement arrives in the post.

1. Try to avoid returning the car outside of normal office hours, as just leaving the keys means you have not gone through the full return process, and you are liable for the car until the car rental company opens the following day.
2. Inspect the car with a representative of the car rental company to ensure that there are no problems.

3. Wait for a printed copy of the final report.

4. Take photos of the car when you return it to show that there is no damage.

5. Check the seat pockets and seat wells for any items that you might have left in the car.

6. Finally keep the copy of the car rental agreement and any damage report until your next credit card statement arrives. That way if you need to claim on your insurance or dispute the transaction you will have the information to hand.

Top Tips

for car hire this summer

1. **Book Early:** do your research online and consider all the options available to you.
2. Consider the **type of car** you need: think of the amount of luggage you are taking and choose one that is most suitable. Don't go for the smallest because it is the cheapest and then try and squash four people and suitcases in there.
3. Remember your **important documents:** copy of the car rental agreement and your drivers licence (take both parts of your drivers licence as they are required when collecting your car).
4. **Take a credit card:** Most car rental companies might let you pre-pay with a debit card but will only accept a credit card when you arrive. Debit cards and cash deposits are not accepted by car rental companies.
5. Check the **excess** that you will be liable for and take out insurance before you go to get the cheapest deal.
6. Know the **traffic rules** when you are on the road.
7. Take **photos** of the car both when you pick it up and return it - we all have cameras on our mobile phones.
8. Thoroughly **check** the car when you collect it and when you return it.
9. Wait for the **final rental report** when you drop the car off and keep it safe at least until your credit card statement arrives in the post.
10. Ensure you keep the car hire company's **contact details** with you in case of emergencies. Check that there is breakdown cover and what to do or who to contact in the event.



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Protect Your Car Hire Excess

 www.twitter.com/i4ch

Cut out these top tips and keep them in your wallet

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