

# DON'T HIRE YOURSELF A HOLIDAY HEADACHE

## Rip-off insurance & fuel can add hundreds to the cost of a break

BY TRICIA PHILLIPS

Families jetting off on holiday are getting a shock on arrival after being stung with hundreds of pounds of unexpected extra costs as they pick up the keys for hire cars.

What seemed like a cheap deal back in the UK suddenly racks up as car rental firms

insist on holidaymakers taking out extra insurance to cover the excess on policies – and then hit them with a further extortionate charge for a full tank of petrol, typically adding around £200 to the cost of their break.

Rental firms bill this excess

cover as “peace of mind” in case a vehicle becomes damaged or is involved in an accident.

Travellers who have already taken out excess cover with stand-alone policies in the UK, to bridge the gap between basic car hire insurance and excesses on policies which can be as much as £1,300, are being told this UK cover is not valid in the country they are visiting, and even illegal in some cases. They are then being pressured to cough up for expensive cover.

### PRICEY

Bob Atkinson, travel expert at travelsupermarket.com, says: “Hiring a car abroad can be a great asset to your trip.

“However, consumers should take real care when making a booking. Read the small



print around fuel policy and compare the best price for your rental based on policies that allow you to fill up yourself and those that charge you a full tank.

“Avoid pricey excess policies from the rental desks and online car rental brokers. Instead, buy a standalone policy and, when

picking up your car, stand your ground and be ready to pay a refundable deposit on your credit card.

“Do not be fobbed off with scare tactics by high-pressured sales staff.

“Companies that employ these tactics should cease frightening Brits just to make a fast buck out of holidaymakers and be more responsible to their customers.”

When you hire a car, you normally get basic insurance included in the rental package.

You should ensure you get third party insurance and a collision damage waiver or loss damage waiver, which insures you against damaging the vehicle you have hired.

This cover excludes certain elements of the vehicle, such as windows, tyres, undercarriage, headlights, roof and keys and is subject to an excess, which is the amount you are liable for in the event of damage.

Without it, you risk having to pay out hundreds of pounds if the vehicle is damaged while you are using it.

You can buy stand-alone policies before

you travel to cover this gap and provide total cover. They cost around £40 for an annual policy covering multi trips.

Rental desks charge hefty rates for the same cover, from around £10 to £25 a day, and often they do not offer such comprehensive cover.

Mr Atkinson adds: “Rental desks will charge your credit card for the excess if you refuse to take their cover.

“In essence, they are taking a refundable deposit which should be returned to you when you bring the car back with no problem.”

Rosie Sanderson, head of AA International Motoring, warns that travellers need to do their homework before they hit the road.

She says: “While it’s tempting to go for the most competitive car hire prices,

many holidaymakers will find they are then stung for a range of additional charges, so it is important to check the terms and conditions before you travel abroad.

### UNNECESSARY

“My advice is to arrange car hire through one of the internationally recognised brands.

“You might pay more for the car hire, but you won’t be pressured into taking out a range of additional or unnecessary charges when you come to collect the vehicle.

“Taking out care hire excess reimbursement insurance can help you to save hundreds of pounds. So if you do have to pay the excess charge, you will be able to claim it back.”

Check the terms and conditions before you go abroad

## “YOUR MONEY SAYS

Stick to your guns and don't be pressurised with the threat of excessive charges for tiny scratches and administration costs not covered by stand-alone policies.

Ensure your credit card has a limit to cover either pre-authorisation of the excess or the charging of it -

this is the norm with all car rentals, with the money refunded when you hand back the keys.

But go to the desk and ensure they refund this before you leave.

Booking direct with international big brand car rental firms, which may seem

more expensive, will help prevent the hard sell.

Check the small print on the fuel policy before you book. Look for firms that allow you to pick up full and return full at your own expense.

Hire firms' fuel prices can double the price it would cost you to fill up.



## Excessive charges marred our break

Gareth and Pauline Joyner have hired cars in Italy for the past 15 years without any problem - until last month, when they had a long weekend in Pisa.

"We have always taken out an annual policy with [insurance4carhire.com](http://insurance4carhire.com) to give us peace of mind that we won't end up with a hefty excess bill," says Gareth, 53, from Oxfordshire.

"We have claimed on the policy once. It was absolutely fine and we got back the money we paid out.

"We booked our recent car through a broker website and were allocated Goldcar, a firm we had not used before.

"I was shocked when I arrived in Pisa to be told my UK policy was invalid and did not cover me.

"They said I had to pay around £75 to take out their excess cover or put 1,000 euros on my credit card as a deposit - otherwise I could not take the car. I was nervous doing this, as I was worried what would end up being charged to my card."

The couple were then charged more than £90 for a full tank of petrol. "We were told we would be reimbursed for any left when we returned the car," says Gareth.

"We were not happy and thought the amounts excessive, but were tired after our flight and just wanted to get on with our holiday, so paid up and left. When we returned the car, with a quarter of a tank of petrol, no one checked it. We had to just



**FURY** Gareth Joyner

drop the keys off and go. Despite repeated complaints to Goldcar since our return, asking for a refund on the mis-sold excess insurance and the petrol money, we have heard nothing.

"I will be very careful who I rent cars through in future and will use one of the big firms with worldwide branches."

Your Money contacted Goldcar, who say: "In the case of this booking we have detected a problem with the automatic refund of the unused fuel.

"We have now refunded 25.75 euros for the fuel left and apologise to the customer for any inconvenience caused."

They say they offer two fuel options: Flex Fuel, in which the customer is charged for a full tank plus a fee, with an automatic refund for any unused fuel, or Full Fuel, where a full tank is charged for but refunded if the car is returned full. If not, a penalty is applied.

Goldcar add: "All our customers have the option of taking out additional insurance cover or leaving a deposit against possible damage.

"If a customer chooses to leave a deposit, this is blocked on a credit card and any damage not covered is charged from this deposit.

"We are working closely with websites that offer our services to make sure information customers receive when making a booking is clear so they can choose the option that works best for them."

