



**Q** I seem to get stung by extra insurance charges every time I hire a car. I remember reading that there is a company that can cover these charges in advance via a yearly payment. Do you know of them?

*Trevor Hunter, Birmingham*

**A** It is often the case that a basic car-rental agreement doesn't include extra insurance cover you need in case of an accident. In America, these include collision damage waiver, loss damage waiver, and supplemental liability insurance, and together can cost up to £15 per day extra. It's always tricky to decide at the car-rental desk — especially after a tiring flight — whether all this is worth paying for. If you don't stump up, however, the excess on any subsequent insurance claim can be anything from £500 to £1,500.

iCarhireinsurance (0844 826 6565, [icarhireinsurance.com](http://icarhireinsurance.com)) is a new company selling the extra insurance cover required to eliminate an excess charge. Prices start at £3 a day or £40 a year for car hire in Europe only; cover for rentals in the USA and Canada costs £5 a day or £109 a year; and "worldwide" cover, which excludes the USA and Canada, costs £3.99 a day or £59 a year.

Other specialists in the field include Insurance4carehire (0844 892 1770, [insurance4carhire.com](http://insurance4carhire.com)), which pioneered selling this kind of cover back in 2002.

