

## Is Rental Car Insurance Necessary?

Whether you rent a car frequently or once in 10 years, chances are the associate across the counter asked you if you wanted insurance coverage. Question is, is rental car insurance necessary <sup>Add ?</sup> though. Getting put on the spot while you are filling out paperwork at the last minute can make it hard for you to decide reasonably as to whether or not you should fork over the extra money for rental car insurance.

Interestingly enough, many drivers are covered enough by their own personal auto insurance coverage that they do not require extra, even when renting a car. The credit card you charge your rental fee to could also offer rental insurance. Your insurance policy usually has a provision to cover you for theft or damages when you are in a rental. Be sure to check either with your insurance provider or with your credit card before you head out to make your next car rental. While you are on the phone checking, ask what your rental deductible is and how you have to make a claim should you need too.

Additionally, if you are using a rental car for business rather than pleasure, your business typically provides full insurance coverage. Be sure to double check rather than assuming they do (or do not, for that matter.)

Personal rental **care** insurance **Rates** are often extremely cheap, and you can be confident you are covered whenever you rent. You can also save yourself money by paying the low fee that way rather than having to consistently pay insurance through rental companies. Also, if you rent frequently, check periodically to see if any changes have been made in your personal auto insurance plan (or through your credit card). It's always good to be prepared. **s**

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**Sometimes**, though, the rental coverage your insurance policy offers does not seem sufficient. Consider calling ahead to talk to different rental companies to see what their rates are and what their protection covers. You may be surprised to find that the peace of mind their policies take care of is worth the extra money during your trip.

Be watchful, though. Sometimes the companies try to combine the various types of **coverages** they offer, charging you twice for some of the same benefits. Carefully read the policies before you sign any papers. Be sure to ask any questions to clarify any points of confusion for you.

To save yourself the stress next time you go to rent a car and to help you make a wise decision, consider now why or why not you should choose rental car insurance. Of course, no one wants to get into an accident, but they do occur, and

it is wise to be prepared. It is also smart to consider all the options first and weigh out the benefits or possible waste. Then you can confidently sign—or not sign—for car insurance during your next rental.