

CHECKLIST: HOW TO PROTECT YOURSELF WHEN RENTING A CAR

Questions to ask your auto insurance agent before you rent:
Do I have collision coverage?
Answer:
Does my policy extend to rental cars?
Answer:
Am I covered outside the United States? Are any countries excluded?
Answer:
Is there a limit on how long I can rent the car?
Answer:
Are there any vehicle exclusions?
Answer:
Does my policy cover "loss-of-use," "diminished value," and other fees charged by the rental car company?
Answer:
How much liability coverage do I have?
Answer:
Questions to ask your credit card issuer before you rent:
Do I have rental car coverage? Is it secondary or primary?
Answer:
Does it cover collisions only or collisions and theft?
Answer:
What's the maximum reimbursement?
Answer:
Does it cover vehicles rented outside the United States?
Answer:
Are there any vehicle exclusions?
Answer:
Is there a limit on how long I can rent the car?
Answer:
Does my policy cover "loss-of-use," "diminished value," and other fees charged by the rental car company?
Answer:
At the rental car counter:
Decline the rental company's collision waiver.
Pay for the car in full with the credit card that provides the protection.
Include the names of any other people you expect to drive the car on the rental contract.

Credit Card: _____

Service Representative: _____ Date: _____