

Auto Insurance Answers



Damage Waivers: What You Should Know

(NAPSA)—Deciding whether or not to buy damage “waivers” at the rental counter can put people at a crossroads. Some err on the side of caution and buy the waivers without realizing they may already be covered by their personal auto insurance policy.

These waivers may cover liability (damage you cause to other people or property), collision (damage you cause to the vehicle you rented) and comprehensive claims (stolen vehicle, weather-related damage and collisions with animals).

The bottom line: Rental car damage waivers can nearly double the cost of the vehicle rental. Waivers can cost between \$7 and \$25 per day, depending upon the company, vehicle and type of waiver purchased.

Rental Car Insurance Tips

Before you rent a car this summer, the experts at Progressive recommend that you:

1. **Check with your insurance agent or company.** Find out if the coverage you have on your personal vehicle will provide protection for you in a rental car.

2. **Check with your credit card company.** Some credit card companies provide coverage free—if you use their card to charge the cost of the rental.

3. **Take your insurance information with you to the rental counter.** You may be asked a question that these papers can answer—or, if you’re in doubt, you’ll have your agent’s name and phone number readily available.

“If you have ‘full coverage’ on your personal automobile (comprehensive, collision and liability



Know what you need—before you get to the rental counter.

coverages), you should check with your agent or your company to see if that coverage extends to a rental vehicle,” said John Barbagallo, director of product development, Progressive. “Chances are, it does, and if you’re involved in an accident with a rental car, in most cases you would be liable only for your deductible on comprehensive and collision coverages, just as you would be in your personal vehicle.”

In a recent survey of consumers who have rented a car in the past three years, 19 percent said they always buy the rental company-offered waivers at the rental car counter and another 19 percent said they sometimes buy them. Reasons for buying waivers range from not knowing if personal auto policies provide appropriate coverage (24 percent) to feeling pressured by the rental car counter agent (8 percent).

To learn more, visit an independent insurance agent, call 1-800-PROGRESSIVE or visit www.progressive.com.