

Managing Your Money

Rent A Car With Confidence

(NAPSA)—Approach the rental counter with confidence knowing whether you really need to get the supplemental insurance offered by the rental car company. Car insurance group Progressive offers these tips to help you make a smart decision.

- Before you leave on your trip, call your agent or insurance company. They'll give you the details for your policy. Generally, if you have liability and physical damage coverages, there's a good chance you don't need to buy the supplemental coverage.

If you review your policy, you might see a coverage called rental reimbursement listed. Keep in mind that this coverage doesn't protect you in a rental car; rather, it pays for a rental in case your car needs to be repaired following a claim.

- Check with your credit card company. Some credit cards provide free coverage if you use their card to pay for the rental. This coverage applies in many but not all situations, so be sure to ask for an exact description of what's covered.

- If you end up choosing to buy insurance from the rental car



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company, check to see what's covered. If personal effects aren't covered, they'll likely be covered by your homeowners' or renters' insurance. You may also want to bring a copy of your insurance declarations page with you as a reference.

If you don't need supplemental insurance, pass it up and put the money toward your trip.

For more information or to find a local agent near you, visit www.progressiveagent.com.