Automotive Answers

Do You Need Optional Insurance When You're Renting A Car?

(NAPSA)—You're standing at the car rental counter waiting to start your vacation when you're asked a tricky question. Do you want to buy damage waivers, also known as car rental insurance? How will you answer?

"Knowing if you need to buy rental insurance can save you money and give you peace of mind," says Rick Crawley with Progressive. "Optional insurance could nearly double the cost of the rental. Do your homework and know before you go."

Here are some pointers:

• Review your policy with your independent insurance agent. Your agent can evaluate your personal car insurance policy to find out if you are covered in a vacation rental car.

• Check with your credit card company. Some credit cards provide coverage at no charge if you use their card to pay for the rental. However, some restrictions may apply. Be sure to ask for an exact description of what's covered.

• Take your insurance policy "Declarations Page" with you to the rental counter. You may be asked a question that these papers can answer. If you're not sure of an answer, you'll have your agent's name and phone number readily available.

"Generally, if you have comprehensive, collision and liability coverages on your personal car insurance policy, there's a good chance you'll be covered in a rental car," says Crawley. "Check with your agent to be sure. If you are covered, you would be liable only for the deductible on comprehensive and collision coverages, just like your personal vehicle."

To learn more, talk with an independent insurance agent. Find an agent at www.progressiveagent.com.