

News You Can Use

Rules For Renting A Replacement Car

(NAPSA)—Consumers who need to rent a replacement car after an accident or after their car is stolen may be surprised to find out that it is not the same as renting a car for business or leisure. In addition to having a limited number of options, there are different conditions.

“A whole set of different conditions apply, from having to first obtain authorization to rent a car from your own or another driver’s insurance company to being able to resume your regular routine as quickly as possible,” said Carolyn Gorman, vice president of the Insurance Information Institute in Washington, D.C., a nonprofit education organization.

To help insured drivers understand more about auto insurance, I.I.I. is working with the Consumer Protection Association of America on a nationwide public information campaign titled “Wiser Drivers Wise Up.”

Different options on your auto insurance policy will affect the ease and expense of renting a replacement car in an emergency. For example, many drivers are surprised to discover that their auto insurance policy does not automatically cover the cost of a replacement rental car or that it can take a week or more for law enforcement to establish which driver was at fault in a collision involving two or more vehicles.

The only way insured drivers can immediately get a replacement rental car when they want one is by including this optional coverage on their auto insurance



Drivers should know that the cost of renting a replacement car may not automatically be covered by their insurance.

policy at the cost of a couple of dollars a month. If the collision is determined to be the other driver’s fault, the cost of the rental car can be reimbursed by their insurance.

According to industry estimates, a car damaged in an auto accident is in the repair shop for an average of two weeks, and it can take up to four weeks for an insurance company to authorize the purchase of a new vehicle after a theft. Not only is it inconvenient to be without a car this long, it can also be expensive, since drivers can end up spending \$500 or more to rent a replacement car.

Unlike renting a car for business or leisure—where you can reserve a car in advance and choose from a range of models—the options for renting a replacement car are generally more limited.

For more information, visit www.wiserdrivers.com.