

Top Reasons for Purchasing The Car Rental Damage Waiver

Without Purchasing it:

- You would be responsible for any deductible that you have on your own policy should the rental be returned damaged
- Your credit card could be charged a very large amount immediately following an accident and could even be maxed out while you are still on vacation
- There most likely would be a coverage gap under your own policy for the loss of use or decrease in value of the rental car charged by the rental company. This can be substantial.
- Coverage that you believe you have through your credit card company when you charge the rental against their card is frequently deficient when it comes to satisfying the car rental company for damages. This credit card protection frequently is “in excess” of other valid insurance and also might not value the vehicle the way the rental company would require.
- Some rental vehicles, such as 15 passenger vans or cars used for business purposes might not be covered at all by your personal policy
- “Most” personal auto policies do not protect you against damage to a rental car at all unless you have comprehensive and collision coverage on your own cars. (Travelers is an exception to this)
- If the rental vehicle is damaged you will have to file a claim with your insurance company for the damage, which will affect your loss history and possibly your premium.
- Purchasing the waiver would protect you for rentals outside of the US and Canada. Your personal policy probably does not.
- There is only one company to deal with & they can process everything directly; even supply you with a replacement vehicle right away (if needed).