



Navigate your Rental Car Insurance *Without getting Lost in the Process*

Most people groan at the mere mention of rental car insurance. Maybe you believe you're shielded by your auto insurance policy. Or perhaps you simply close your eyes, cross your fingers, and hope nothing bad will happen while the car is in your care. Whatever the case, it's likely that you haven't taken a close look at your coverage. After all, nobody wants to think about the fine print with a vacation on their mind.

At least, not until your rental car is unexpectedly damaged and you find that you're not fully covered by your insurance, leaving you liable for thousands of dollars. To save you from learning exactly what is and isn't included in your policy the hard way, we've provided some simple measures you can take to protect yourself when renting a car:

1. *Ask your broker about your current policy.*

Your existing auto policy will often apply to rental vehicles too. But watch out! You need to make sure that you are covered for an amount equal or greater than the value of the car you are renting. You should also check if your policy covers theft, vandalism, and accidents. And always keep in mind: your insurance rates may be affected if you make a rental car claim.

2. *Add a rental car endorsement to your policy.*

For a low cost, your insurance provider will allow you to transfer your insurance to a rental car. Still, some coverages may not apply, so make sure to ask what the endorsement includes.

3. *Get insurance from the rental car agency.*

While convenient, remember that the insurance offered by rental car agencies is often costly and provides only restricted protection.

4. *Use the coverage on your credit card.*

As long as you use the same credit card to rent the car, you can obtain basic protection for theft and damage. However, coverage is typically limited and may be inadequate for your rental car insurance needs.

If you're planning a trip, and have questions about rental car insurance, contact your PROLINK representative today. We will explain all of your options and the potential risks, allowing you to choose the coverage that best suits your needs.

Safe travels!

KELVIN SANTOS
ACCOUNT EXECUTIVE, GROUP
PERSONAL INSURANCE

P: 1-800-663-6828 ext. 7775

E: KelvinS@prolink.insure



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