

## **Question to ask to ensure you have coverage**

### **Information about the rental:**

1. Size/Class of the car (Economy, Compact) :
2. Type of car (Luxury, Exotic) :
3. Rental Period :
4. Rental Company :
5. Coupon used :
6. Traveling for business or pleasure:

### **To your Auto insurance company/agent**

1. Will my liability and collision policy cover the rental car as well?
2. Will I be covered in case of theft or other non-collision damage?
3. What are the limits and what is my deductible?
4. Are there any exceptions when I won't be covered?
5. Is there a limit on how long I can rent the car?
6. Does the policy cover loss of use, diminution value and other fees charged by the rental company?
7. If they require documentation, who is responsible for obtaining the documentation?
8. How long do I have to report the accident and file a claim?
9. What is the claims phone number and what paperwork needs to be submitted?
10. (If you are planning to rent outside the US) what are the specific conditions and exclusions for (the country in which you are renting)?
11. What paperwork should I get from the other party involved in the accident or from the rental agency when I return the car?

### **To your credit card company**

1. Do I have rental car coverage?
2. Is the coverage primary or secondary?
3. What are exceptions to the coverage? (example: theft or vandalism)
4. How long can I rent a car?
5. What is the maximum amount of coverage?
6. Do you cover loss of use, diminution value and other fees covered by the rental company's insurance?
7. What documentation is required and who is responsible for obtaining them?
8. Are there any vehicle exclusions?
9. I have used [whatever] coupon. Will this affect my coverage?
10. What is the claims processing phone number? What paperwork needs to be submitted?
11. What paperwork should I get from the other party involved in the accident or from the rental agency when I return the car?