



Online Auto Insurance Outlines Basics of Rental Coverage

Auto insurance policies differ greatly when it comes to what damages to a rental will be covered. In a new FAQ, the writers at OnlineAutoInsurance.com discuss which areas policies may differ over.

Houston, Texas (Vocus/PRWEB) January 05, 2011 -- The writers at OnlineAutoInsurance.com explain in a new FAQ that policies vary when it comes to whether a personal auto policy will cover physical and bodily damages in an accident with a rented car.

Due to the variability among policies, it's important to, after getting [car insurance quotes online](#) and deciding which insurers to contact, ask about whether coverage will extend to rental cars used by the policyholder. It should be specified, though, whether what is meant is financial protection for any and all damages to or caused by a rental car, the fee for the rental or both.

Many policies do provide for at least some of the costs of renting a car following an accident, but different policies have varying provisions regarding actual damages associated with a rented vehicle.

In most cases, bodily injury protection will cover damages caused by a policyholder when driving a rented vehicle, although it is still best to check with an insurer to make sure this is the case.

Damage to the rental, however, may be a different story. Not all drivers carry comprehensive and collision coverage, and even if they do, and even if it extends to rentals, the costs for "loss of income" and "diminished value" may not be covered.

Often, rental agencies will offer "collision damage waivers," which are not insurance policies but rather "an agreement that the rental company will waive its right, with certain exceptions, to recover the cost of the car's damage from the renter."

Source: <http://insurance.tx.gov/pubs/consumer/cb020.html>

Another issue to consider when renting a car for interstate travel is coverage limits. If a driver lives in a state in which minimum coverage levels are notoriously low, they may be underinsured when crossing into another state with higher minimums. The Texas Department of Insurance says that policyholders with low coverage limits should consider an increase. In some cases, the protection provided by a policy may not even be enough to cover the value of the rented car.

To access the full FAQ about rental car insurance, readers can go to <http://www.onlineautoinsurance.com/quotes/> and click on the "Questions" link in the upper right corner of the page.

###



Contact Information

Benjamin Zitney

Online Auto Insurance

<http://www.onlineautoinsurance.com/>

909 784-2471

Online Web 2.0 Version

You can read the online version of this press release [here](#).