



Car Insurance Advice to Save Money This Summer

Planning a summer road trip? Check out these saving tips and advice on car insurance.

([PRWEB](#)) July 15, 2005 -- So you're finally going on that summer road trip vacation! Whether you're driving your own car or renting one, www.InsuranceFusion.com has some tips that will help you save on insurance costs for your trip.

Renting a Car

When you rent a car online or at the counter, chances are good the rental agent will try to sell you insurance -- a Collision Damage Waiver (CDW) and liability coverages. If you're like most people, you want to be protected. But do you need to purchase this insurance to be covered? In many cases, the answer is a resounding NO.

How will you know whether or not you have enough coverage? Before you travel:

- Check with your insurance company or agent. Most car insurance policies cover you and any car you drive. Verify both collision and liability coverage with your insurance company, and how much it covers. If you usually drive a "beater" and you're renting a Corvette, you may need additional coverage. Also check your homeowners or renters policies to ensure coverage of your belongings in the event they are stolen on the road.
- Check with your credit card issuers. Many credit card companies provide car rental insurance as a free service. Verify what coverage you have and how much it covers, and then use that card when you rent the car.

If after checking these sources you still feel like you want more coverage, go ahead and get the rental car company's insurance for about \$10-25 per day. If you do purchase it, be sure to ask about exclusions -- i.e. the things they don't cover - or you could end up with less coverage than you thought.

One other issue with rental cars -- make sure you fill up at the gas tank BEFORE you return your car. Otherwise, you will pay the per gallon rate established by the rental company -- often as high as 3x as what you'd pay at a standard gas station -- which at this summer's prices could be downright scary.

Driving your own Car

Gas prices everywhere are going up, up, up. According to recent the government, the average price for a gallon of gas in the United States is at a record high of \$2.33. Sometimes it seems like the only way to save money is to stay home. However, here are some tips to help improve your fuel economy.

- Compare prices at different stations, pump gas yourself, and use the lowest-octane called for in your owner's manual.
- Slow down! Fuel economy decreases dramatically at speeds over 60 MPH.
- Before your trip, get your engine tuned and your tires inflated to their proper pressure.

Make sure your insurance is current and that you have enough coverage. Insurance costs vary dramatically (\$400 or more for the average family) from company to company. Visit www.InsuranceFusion.com to make sure you are paying the lowest price possible for your car insurance.

Whether you rent a car or drive your own, above all, be safe, have fun, and don't forget to stop and smell the



roses along the way!

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