

DASCO INSURANCE AGENCY, INC.

An Independent Agency – Working for You

Question:

I'm going on a summer vacation and renting a car, do I need to purchase insurance when I rent a car, or am I already covered?


Answer:

Before leaving for vacation, you should take a look at your own car insurance. Find out how much coverage you currently have on your own car for liability, as well as comprehensive and collision.

In most cases, whatever coverage and deductibles you have on your own car would apply when you rent a car, providing you are using the car for pleasure and not for business.

Remember, if you have dropped either comprehensive or collision on your own car as a way to reduce costs, you will not be covered if your rental car is stolen or damaged in a collision. In this case, you may want to purchase the collision damage waiver from the car rental company.

Please give us a call to discuss either of these options or to review if you currently have these coverages.



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