

RENTAL CAR INSURANCE CHECKLIST

Questions to ask yourself

- Is my trip for business or personal?
- Will I be renting for a week or longer?
- Is my rental part of a travel package and if so, is insurance already included?
- What kind of medical benefits do I have? Short term disability, life insurance, etc.

Questions to ask your auto insurance company

- Do I have OPCF27?
- Do I have collision and comprehensive?
- Does my current policy cover me for this rental (location, length of time)
- Do I have to decline coverage at the rental counter?
- Tell me about my accident benefits, can I waive the personal accident insurance?
- What is my liability amount? (\$200,000, \$1-\$2 million)
- Does my policy cover administrative costs, loss of use, or other related expenses?

Questions to ask your home insurance company

- What are my contents insurance limits?
- Should I take out an additional endorsement for specialized goods?

Questions to ask your medical insurance (or benefits plan)

- Am I covered if I travel abroad?
- Do you cover all related costs (ambulance charges, hospital stays, etc.)

Questions to ask your credit card company

- Can I use the card for collision or loss damage waiver insurance?
- What are the stipulations around using the card for this insurance?
- Are there any extra coverages with your credit card such as personal effects insurance?