

Published based on [A guide to taking out car hire insurance](#)

# **A guide to taking out car hire insurance**

When hiring a rental car there is typically third party liability cover included in the car hire costs. This is due to the fact that liability cover is typically required by law when driving in the UK. In addition to this you are also going to be offered [excess car hire insurance](#) by the rental company. This part of the policy provides protection in the event that the car you had hired was stolen or it was damaged, it is the excess.

Excess is the required amount that you would have to pay if something happens to the vehicle in your care. When this insurance is included, the insurance company pays for any costs associated with repairs or covers the cost if they car were to be stolen. Sometimes providers include cover for tyres, underbody damage and glass that might be damaged while you use it.

Car hire insurance typically covers the person renting the car instead of covering the actual car. Excess waiver is a Godsend to have if you are in the unfortunate situation of having an accident or a car stolen when under hire. How much your excess may be typically rely on the company and the vehicle you are hiring. They may be as low as £500 and up to and over £1000.

How cover works

To find [car hire insurance](#), you can go online and look over products and terms with a specialist. There are policies available that protect you for rent in the UK or Europe and also some for worldwide protection.

If you have protection in place, you would file a claim after your credit or debit card is billed by the car hire company after the accident occurs or the vehicle is stolen. The key for you is to decide whether it is better to take on the risk of a potential expense of hundreds or thousands of pounds in excess, or to pay a modest premium cost to provide you with peace of mind that you would not face a large expense.

It is important to remember that when you hire the vehicle you do not have to take the cover that is offered there and then. Some companies will try to push their cover on you while others simply make you aware that they offer it. Typically, you can find a better premium if you plan ahead, and shop with an online specialist.

Now that you understand the basics of car hire excess insurance, what it is about, and what it covers, you can investigate more thoroughly to find the exact right policy for you. You may need to consider:

- how much excess waiver to choose, with the obvious awareness that the greater the excess protection the more expensive the premium;
- what benefits and features you would want to include? You might choose to get a basic policy to save money, though the broadest protection probably comes by including the benefits for tyres, windows, and more.

Think carefully and consult with your specialist to find your best product.