

Published based on [You Car Insurance: Search For A Good Agent To Assist You](#)

You Car Insurance: Search For A Good Agent To Assist You

If you're traveling on vacation, for business or actually anywhere by plane, you're going to need to rent a car. Every time you rent a car you're asked the question "do you want rental car insurance?" and every time I bet you don't know whether you need it or not. If you do go ahead and obtain the insurance, it will add an extra couple hundred dollars to the bill. Do you really require it or does your [Austin auto insurance](#) cover you when you drive a rental car?

The perfect way to comprehend for sure what your insurance policy covers is to call up your insurance agent and ask. Or better yet, figure out your policy and read the fine print. Some insurance policies only cover a rental car if your car is in for repairs and that rental car is a substitute car. Other insurance policies may cover the rental car under an 'other cars covered' section of the policy.

There is confusion even among agents as to whether a rental is covered under a regular insurance policy. I contacted one agent that said insurance will not cover a driver in every vehicle unless you have a non owner's policy. I contacted another insurance that said insurance only covers the car, not the driver and the insurance will extend to the rental car only if you have comprehensive and collision coverage. But if you only carry liability insurance then the coverage will not extend and you need to get additional coverage from the rental agency.

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A third insurance agent told me that you should always get insurance from the rental agency unless you know without a doubt that your car insurance policy has a loss of use clause. This means that if you do wreck the rental and it cannot be rented while it is being repaired, the rental company will charge you for those days. Nevertheless, if you buy their insurance they won't charge you. Several car insurance companies offer the loss of use coverage though.

A final answer from a fourth insurance agent says that car insurance will follow the driver if there is no other insurance on the car and it's technically called 'excess'. Your current car insurance will cover the parts that the car's insurance doesn't cover up to your policy limits. You have to have collision and comprehensive coverage to have comp/coll on the rental. Your deductible will apply if you get in a wreck.

Having the right car insurance is inherent. If you can afford to implement it take out comprehensive insurance as this will suggest you far more protection in the event of damage to your auto through theft or accident. Getting caught out without top insurance could cause you a lot of out of pocket expenses that you may not be prepared for.

If you still confused about the best alternatives concerning [Austin Texas auto insurance](#), visit our website!