

DO YOU NEED IT?

TOP TIPS TO DECIDE IF TRAVEL & RENTAL CAR INSURANCE IS RIGHT FOR YOU



1 TRAVEL INSURANCE

Provides coverage for trip cancellation, lost luggage, travel delays, emergency medical assistance, and more.

Why you need travel insurance:

- ✓ You don't want to lose all your money from a canceled trip
- ✓ Flights can be delayed, creating unexpected expenses
- ✓ Lost luggage can spoil your trip
- ✓ If accidents or health crises occur
- ✓ Provides peace of mind, and assistance when you need it

What to look out for in a travel insurance plan:

- ✓ Insures the **FULL** value of your trip
- ✓ Has enough for emergency medical evacuation
- ✓ Know the exact services that come with your policy
- ✓ Watch out for "cancel for any reason" coverage

2 RENTAL CAR INSURANCE

Coverage for your rental car when your auto policy is not enough.

When you need rental car insurance:

- ✓ If you're traveling for business, your personal auto policy will not cover you
- ✓ If renting a vehicle of higher value than the car you usually drive, your auto policy may not provide enough insurance
- ✓ If you're worried about your premiums going up due to a rental car accident using your own insurance

What to look out for when purchasing rental car insurance:

- ✓ Some rental companies will ask for damages above policy limits
- ✓ If you're using your credit card's rental car insurance, make sure you pay for the rental car using that card or it won't cover you
- ✓ Check the terms, sometimes insurance does not apply to luxury vehicles, RVs, motorcycles or trucks
- ✓ Make sure you will be covered in your destination, some countries could be excluded

Types of Rental Car Insurance:



Supplemental Liability Protection

If you cause an accident, liability pays for the damage to another person or property.

Collision/Loss Damage Waiver

Covers cost of repairs in an accident. You can be charged for more than just the damage. They can also bill for towing charges, loss of use, diminished value and admin fees.

Personal Effects Coverage

Covers items stolen from your rental car (e.g. laptop, clothing). You may have this coverage through renter's insurance.

Personal Accident Insurance

Pays your and your passenger's medical bills. You may already have this coverage through your health, life or auto insurance.



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