

Will my insurance cover a rental car after an accident?

Many drivers don't think about their insurance coverage until after they have an accident and call their insurance company to file a claim to help pay for car repairs, a rental car and other expenses.

Unfortunately, many insured drivers are surprised to find out that their auto insurance does not automatically cover the cost of a replacement rental car after an accident. Since the average car is in the repair shop for two weeks after an accident, it can cost as much as \$500 to rent a replacement car. But, some insured drivers pay little or nothing to rent a car because of an inexpensive but often overlooked option known as rental reimbursement.

Rental reimbursement coverage is available for only \$1 or \$2 a month with almost every auto insurance policy, but it is bypassed frequently by those who believe they will not have a car accident or those shopping only for the lowest cost premium. The cost of a rental replacement car adds up fast, so even if you don't have an accident for eight or nine years, the coverage pays for itself when you need it most.

Sometimes working out the details of a claim with the auto insurance company can take time. Even if the accident is the other driver's fault, you may have to wait several days or longer to get the other insurance company to agree to pay for a rental car. With your own coverage, there is no waiting.

Source: *Insurance Information Institute, Inc. (www.iii.org)*