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"Special Report"

What You Need To Know About Rental Cars

*By Tom Baecker
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Renting a car for a vacation or business trip should be easy and painless, but many times it is an exercise in frustration. The car you reserved has been rented to someone else, there are hidden fees in your rental agreement or, worse still the car breaks down leaving you and your loved ones stranded. Here are some ideas to keep in mind the next time you or someone you know rents a car.

1. Have your confirmation number ready at the counter. This will speed processing and help you to be sure you get the rate and type of car you booked.
2. Ask for a new car with low mileage to minimize the chances of mechanical or other problems.
3. The prepaid gasoline option can save you the trouble of searching for a gas station in an unfamiliar area when you are in a rush to return the car and make your flight.
4. If you rent frequently, request the same type of vehicle each time so you're familiar with the controls and handling of the car.
5. Check your rental car for damage before you leave the lot. Report all damage to the rental counter or the guard posted at the exit to the lot. Make sure they accurately describe the damage in writing before you leave the lot.

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6. Note the make, model and color of the car, as well as the license plate number. Write it down (if it is not noted on the printed contract) to minimize the chances of "losing" the car in a parking lot.
7. Determine where the gas cap is located before driving away. When it comes time to purchase gasoline you'll want to pull up to the pump on the correct side.
8. Check for mechanical problems and test the accessories before you leave the lot. If it's hot, be sure the air conditioning works. If it's cold, check the heat. If you are expecting rain, check the wipers. If you are driving at night, check the headlights and tail lights. Also check the turn signal lamps.
9. Be sure the registration tags are current to avoid being pulled over by the pot ice.
10. Check to see if a credit card or homeowners or personal automobile insurance policy will cover the insurance when you rent a car.
11. Make your reservation at least one week in advance and find out about the cancellation policy. It's always a good idea to know in advance what charges you might incur if you have to cancel your reservation.
12. Return your rental car on time! Avoid late fees and extra charges by being clear on exactly when the vehicle needs to be returned.
13. It doesn't matter if you're renting a car for a cross country vacation, a business trip, or a weekend get-away. Use these easy tips and save time and money.

Whatever your driving record or coverage needs, you should let an experienced insurance professional find the best deal for you. There are literally thousands and thousands of coverage options from hundreds and hundreds of insurance companies. In addition you also need to make sure you have all the coverage you want/need.

At Baecker Agency, Inc. we take a personal interest in our customers. We like to share information that comes to help you protect yourself and your family from financial loss. If you have any questions, regarding this information or your insurance coverage, please don't hesitate to give us a call at (651) 730-6666 or Email us at BaeckerAgency@Allstate.com.

