

If you have an auto policy with Allstate and you're renting a car, you may be surprised to learn just how well covered you already are. Car rental companies today offer more optional insurance plans than ever before. But, it pays to know exactly what protection you already have before you get behind the wheel of a rental car.

You're In Good Hands With Allstate.®

Your Allstate agent has the experience and commitment it takes to help you protect your car, home and family.

With Allstate's 75 years of business experience behind you, you're getting more than a good product. You're getting a team that knows the meaning of service, and wants to help protect you and your family's way of life — not just for today, but down the road as well.



Car Rental FAQ

Your guide to rental car insurance.



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Q: What is a Collision Damage Waiver?

A: The Collision Damage Waiver (CDW), also known as a Loss Damage Waiver, is one of the most common protection options you can purchase to cover a rental car in case of traffic accidents or theft. Coverage by a CDW varies by rental car company and in most cases is void if you are negligent, reckless or violate the law.

Q: What are the pros and cons of a CDW?

A: PROS:

- A CDW not only covers the cost of replacing or repairing a rental car, it also covers the rental car company's loss of revenue when the rental car is out of commission. (Most insurance policies will not.)
- A CDW does not have a deductible. (Many insurance policies have a deductible.)

CONS:

- If you have collision and comprehensive coverage under your Allstate policy, the CDW will duplicate this coverage.
- If you decline a waiver and have an incident, the rental car company may require that you settle the loss right away. So you may have to pay before you receive a settlement check.
- If you use a credit card to pay for the car rental, your credit card company may duplicate the coverage for damage to the rental car, free of charge.

Q: What about additional coverage options?

A: Supplemental liability insurance from rental car companies usually covers you for up to one million dollars on property damage and injuries you may have caused while driving the rental car. This coverage most likely duplicates the liability insurance you have with your auto policy.

Personal accident insurance typically pays for medical expenses incurred by you or your passengers in the rental car. If your auto policy includes Medical Payments Coverage or Personal Injury Protection, you may already be protected. Plus, your health insurance may cover you as well.

Personal effects coverage covers the loss of your personal belongings stolen from your rental car. In most cases, if you have homeowners or renters insurance, you're already protected up to a certain limit.

Check your individual policies to make sure your personal effects are covered.

Q: What happens if there are multiple drivers?

A: Multiple drivers with different insurance policies can complicate matters if you decline the optional rental car coverage and get in an accident. In most cases, any of the drivers' auto policies can be used to cover damage to the rental car. But the insurance company of the person driving at the time of the incident would most likely be responsible for liability claims.

Q: What if I drive outside the country?

A: Most rental car companies allow vehicles rented in the U.S. to be driven across the border into Canada. Special permission or insurance may be required. Most rental car companies will not allow vehicles rented in the U.S. to be driven into Mexico. Always check with your rental car company first.

Making a decision.

Since no two situations are exactly alike, you should weigh all the factors — costs, convenience, etc. — before making a decision. It helps to know exactly what your insurance policy covers, so you can make the best decision about purchasing extra protection from the rental company.

If you have any questions, talk to your Allstate agent.

The information contained within this brochure relates specifically to the Allstate auto policy. Coverage may vary by state. If you do not have an Allstate auto policy, you should check your own policy for applicable coverages.