

## Three Tips To Help Your Vacation Get Off To A Worry-Free Start

With vacation season in full swing, you may be in the process of planning an annual getaway. While most people spend lots of time looking for ways to maximize their budget, one costly decision is often left to the last minute—whether to buy the optional insurance offered by a rental car company.

“Deciding whether to buy ‘damage waivers’ or insurance at the rental car counter can be a confusing experience—especially if you don’t know if you’re already covered by your personal auto insurance policy,” said Rick Crawley of the Progressive Group of Insurance Companies. “Optional rental car insurance can cost between \$7 and \$25 per day, depending on the rental car company, vehicle make and model and type of waiver. Those daily charges can significantly add to the cost of your rental.”

Follow these three tips, courtesy of Dakin Insurance Agency, to help you decide whether or not you should buy the coverage:

1. Consult with an **independent** insurance agency – like Dakin Insurance Agency. As licensed insurance professionals, independent insurance agents and brokers can review and evaluate your policies to find out if the coverage you have on your personal vehicle provides protection for you in a rental car.
2. Check with your credit card company. Some credit card companies provide coverage at no charge if you use their card to charge the cost of the rental. However, some restrictions may apply so be sure to ask for a description of the exact coverages provided.
3. Take your personal auto insurance policy and details of your coverages with you to the rental car counter. You may be asked a question that these papers can help answer—or, if you’re in doubt, you’ll have your agent’s name and phone number readily available. “We want people to have the information they need to make more informed decisions about car insurance,” said Crawley.

“Knowing whether you need to buy additional coverage can save you money and give you peace of mind so you can enjoy your vacation. Don’t start off your trip questioning your decisions—take control by talking with your independent agent or broker and knowing the answers to those inevitable questions.”

To learn more about all your independent agency can offer you, contact Dakin Insurance Agency.