

Legal Briefs

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Rental Cars

Spring break puts many families in mind of a vacation, and rental cars are often a part of that picture. It pays to remember that the contract the rental company asks you to sign at the counter is a legal contract. Make sure that you read and understand the terms. The contract should clearly list the base rate for the rental car, any extra fees, and the length of the rental period.

Are you guaranteed a car if you have confirmed reservations? Not necessarily. First, you must have a valid driver's license. In several states, major car rental companies have electronic links to government computers where they can quickly obtain motor vehicle reports when someone wants to rent a car. They may refuse a rental contract if the applicant has too many violations on his or her record.

Some major rental and leasing companies also require that customers have a major credit card and be at least 18 years old; some consider only credit card holders age 25 or older.

Also, be aware of hidden "charges." Additional fees might include drop-off fees that will apply if you pick up and return the car in different locations. There may also be fuel charges, extra mileage fees, and fees for renting equipment such as child safety seats or ski racks.



The company is almost certain to offer you the Collision Damage Waiver (CDW) option. If you agree to an extra charge, the rental company will cover damage to your rental car. However, that coverage usually does not include personal injuries or personal property damage. Before accepting this option, make sure your own automobile, medical, and homeowner's insurance policies would not already protect you in an accident involving a rented car.

Coverage outside the United States is not standard, but your credit card nevertheless may offer insurance that does apply outside the country. Finally, check with your credit card company to see if using your card to rent a car comes with any insurance benefits and find out what they are.

When you accept your rental car, carefully check it for damage and note any damage on the rental agreement before you drive off the lot.