

Does My Personal Car Insurance Cover A Rental Car?

Do I have to purchase car insurance from the car rental company when I rent a car? I get asked this question a lot. Most automobile insurance policies written in Kentucky cover a rental car unless there is a waiver clause. If you have insurance your policy will cover the rental car just like it was your own car. Your Liability Coverage is the same. Your Underinsured/Uninsured Motorist Coverage is the same. Your PIP coverage is the same. Your Collision Coverage is the same. All the same deductibles apply. If you carry a \$500.00 deductible on your Collision Coverage and you are in an accident that is your fault, it is \$500.00 out of your pocket to fix the rental car. This is the case even if you are renting a car outside of Kentucky.

The bottom line is if you already have good insurance coverage you shouldn't have to purchase the rental car companies insurance. The rate is extremely high. But, if you don't have insurance you should purchase the rental car insurance to protect yourself. If you are not sure call your insurance agent. They will tell you if there is coverage. You don't want to risk being in a car accident and be with out insurance.