

How Do I Get A Rental Car After I Have Been In A Car Accident?

Rental car coverage is always offered with full coverage in Kentucky car insurance policies. You cannot have this coverage if you only have liability coverage. This is the only way to make sure you will get a rental car while your car is being repaired. The insurance company for the driver that hit you may pay for your rental car from their property damage coverage, but this is sometimes a slow process.

Also, if there is a dispute as to the cause of the accident the insurance company for the other car will not pay for anything until the liability dispute is resolved. They will then pay only if the dispute is resolved in your favor. If you do not agree with their decision your option is to forget about it or file a lawsuit. Why wait for a rental car or pay for it from your own pocket when you can take care of the problem by having your own rental car coverage. You can collect what you pay for a rental car back from the person that hit you, but this could be several months or be even years down the road when your accident case is settled.

When looking at rental car coverage make sure the amount per day covers the type of car you want to drive. Typically there is a \$20.00 a day maximum payment, which means a sub-compact. If you want something larger you will have to pay the difference. Ask your agent if your insurance company allows you to raise your daily rental coverage.