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8 Facts About Credit Cards and Car Rental Insurance

Many credit cards offer car rental collision coverage as a perk. But what exactly is covered?

Most credit card companies offer some sort of free rental car collision coverage, along with other perks. But what exactly does it cover? A recent report by CardHub examines each major card network's rental car insurance policy and explains what type of rental car insurance coverage consumers automatically receive through their credit cards, how they can take advantage of it, which credit cards offer the best insurance coverage, and whether any other forms of supplemental insurance are needed.

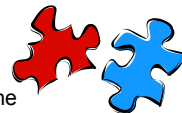
1. All four major card networks provide some form of rental car insurance coverage.
2. MasterCard is the only network that does not provide coverage on all of it's cards.
3. American Express received the highest cumulative score (90%) for its rental car insurance policy, while Discover ranked second (88%), Mastercard ranked third (79%) and VISA ranked last (74%).
4. All four major networks require cardholders to charge their entire rental car purchase on their credit card and decline supplemental insurance/Collision Damage Waivers (CDW) offered by the rental company in order to be eligible.
5. None of the four major networks provide coverage for the rental of: exotic, expensive, antique cars, trucks, vehicles with open beds, or off-road vehicles.
6. VISA is the only network that does not cover accidents occurring on dirt and gravel roads. MasterCard only covers accidents on dirt and gravel roads if they are "regularly maintained".
7. All card networks exclude rentals that exceed specified time limits, and a lot of cards come with country limitations as well.
8. American Express is the only network not to provide coverage for renting certain popular SUVs—including the Suburban and Tahoe from Chevrolet, GMC Yukon, Ford Expedition, Lincoln Navigator, Toyota Land Cruiser, Lexus LX450, Range Rover, and full-sized Ford Bronco.

We recommend the following tips for consumers weighing car rental insurance:



- Contact your insurance agent or carrier and find out if rentals are covered under your standard policy. Older policies may not offer this coverage.
- Ask your credit card issuer what limitations apply to the car rental coverage they provide.
- Long-term rentals might not be covered by your existing auto insurance, as time limitations may be imposed by your policy.
- Even if your personal auto policy covers rentals, it might not apply for rentals used for business travel.
- Rent a car of similar value to your own car to increase the likelihood that your existing coverage is adequate for the rental car.
- If your existing policy does not offer coverage for a particular type of rental car, ask about adding an insurance rider for a small fee.
- If you are not a car owner but drive from time to time, consider purchasing a non-owner auto insurance policy.

PUZZLED BY HEALTH INSURANCE?



With the fall colors, we are entering another season of change. Open enrollment is just around the corner for healthcare. Whether you are on Medicare, and want to check options for a Medigap, and/or a PDP (Prescription Drug Plan), or you have been thinking about a different Medicare Advantage policy, now is the time to make changes. **Medicare open enrollment is from Oct. 15–Dec. 7.** When you make a change, the new policy will take effect Jan. 1, 2015.

You can also make a change to your personal or family health plan this fall. Open enrollment for affordable healthcare is from **Nov. 15–Feb. 15, 2015.** If you want to make a change in the plan you chose last year, you can have it in effect for Jan. 1 if you sign up by Dec. 15. Didn't sign up for healthcare last year, but still interested? You have until Feb. 15, 2015 to sign up for coverage in 2015. There are more plans available this year. Open enrollment is the time to see if you are eligible for any tax credits and/or subsidies to help offset the cost. We have many options whether we look on or off the marketplace.

Call for an appointment with Jan Shaffer, CIC, Certified Insurance Counselor, who is our health and life coordinator. You can also email her at j.shaffer@futureins.com. She can help you navigate through all the choices and find the best healthcare fit for you and your family.

CONGRATULATIONS!

John C. Kujawa and Beth Rohde earned their Certified Insurance Counselor (CIC) designation. This prestigious certification is designed by the Institute to educate insurance agents on 5 major areas of insurance: Commercial Property, Commercial Casualty, Personal Lines, Life and Health, and Agency Management.

WELCOME!

Amanda Annear has joined the Future Insurance Customer Service Representative team. Amanda is a licensed CSR with a management background, who can assist you with all your Personal Lines insurance needs.

COMMUNITY CORNER

This year Future Insurance was happy to sponsor our Personal Lines CSR, Denise Moynahan in the Frankenmuth Bike MS: Bavarian Breakaway. Together, Denise and Future raised \$750 for the cause. She rode her bicycle 120 miles over the weekend for Multiple Sclerosis. Great Job!



Children's Zoo at Celebration Square –we are a regular supporter of the zoo where we have adopted a garden for the past 5 years. This year our themed garden, Tortoise and the Hare, received 3rd place. Special thanks to Onie Jones for organizing the planting, weeding, watering and general upkeep of our beautiful garden.

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