

If you occasionally rent cars for pleasure use, or even to use while your primary car is being repaired, then you have probably wondered about how your [auto insurance policy](#) will work with the rental car.

At

[Clinard Insurance Group, in Winston Salem, NC](#)

, we get questions about rental car coverage all the time.

But almost no one asks about loss of use coverage.

And this can be a big, uncovered loss for you if you don't take the right steps to protect yourself.

I will save the discussion of how your [NC auto insurance policy](#) responds to protecting you from losses in a rental car for another blog.

In this discussion I want to tell you about a rental car coverage that is almost always overlooked but that has the potential to take a big bite out of your wallet.

This is called loss of use coverage.

Loss of use addresses the issue that arises when you cause damage to a rental car that you are driving. As soon as that car is damaged and has to be put into the shop for repairs, the rental car company begins losing money on that car. If they cannot rent it each day, then they have losses associated with that loss of use of their car.

If you've ever rented a car you know how expensive it can be on a daily basis.

Now imagine that it takes the car rental company 3 – 4 weeks to put that car back in service

after you have damaged it.

They have to go through the claims process with their insurance company, track you down for a statement, appraise the damages and then get it in the shop.

The shop has to order parts, wait on parts, and then repair the vehicle.

All of this takes time.

And while that clock is ticking, you will be on the hook for the lost rents on that car.

It can easily run into the thousands of dollars.

Now I know that for some people a several thousand dollar claim may not seem to be a high enough exposure to warrant purchasing insurance. But in this case, the insurance coverage is so cheap that you would be crazy not to buy it.

In North Carolina you can add rental car loss of use coverage to [your auto policy](#) for \$4 per year.

If you ever rent cars, this is a coverage you should not do without.

So, take a moment and call your insurance agent today and add this coverage. It could save you a huge bite in your wallet.

If you want to know more about this or other protections that are available to car rental customers like you, then please feel free to call our office, toll free at 877-687-7557 or visit us online at www.ClinardInsurance.com

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We will be glad to help you with all of your car rental questions.

