

Before you go on a trip and rent a car, check out your credit card's car rental insurance coverage. Most full service cards offer primary rental car coverage as a benefit. In most cases, they have you decline the rental company coverage (usually quite pricey) and charge the full rental to the card. This will save you money, but be sure to read the fine print on your coverage to make sure you are covered. We've also noticed many car rental agents try to scare you into buying their coverage, telling you your coverage is not enough, without knowing anything about your policy. In some cases they are paid a commission or bonus based on these extra charges. Be an informed traveler, know what you are covered for, and save that money for something else. Be aware some rentals in some countries are not covered and some higher priced vehicles are not covered either. We noticed before a recent trip that one card would only cover vehicles with a retail value of less than \$25,000., which in today's world excludes many midsize rental cars and most SUV rentals.