

## **Rental Car Text for Ireland's Consumer Facing Tourist Websites –**

To avoid misunderstandings, it is recommended that you always check the detailed terms and conditions of your rental booking in advance. You will be required to sign a rental agreement with the car rental company, even if you book through a third party (e.g., broker, agent, tour operator) so we suggest that you spend some time in advance understanding the options before you select the various insurances, waivers and other options as appropriate.

The section below provides some general information on two issues that car renters can find confusing.

### Insurance Options and the Excess/Deductible

- Third party insurance is compulsory and is included in the rental rate. This, however, only covers you for other people's injury and damage to their vehicle – it does not cover injuries to you or damage to your rental car.
- Car rental operators also offer more comprehensive insurance cover which limits your financial liability should the car be stolen or damaged. This is known as collision damage waiver (CDW) and theft protection cover.
- Visitors who wish to claim CDW coverage using a credit card facility (e.g. US MasterCard Gold or Platinum) are advised check that such cover applies in Ireland and to bring documentary evidence confirming such covers. Please note that credit card CDW coverage often comes with various exclusions.
- Customers declining CDW may be required to pay a liability deposit and be charged an administration fee.
- All CDW cover is subject to a non-waivable excess fee. Car rental companies also offer additional cover against the excess fee. Alternatively, you can buy separate insurance to cover the CDW excess fee from a third party, but please note that in such circumstances rental companies will require a security deposit. The security deposit is most often taken, at the point of car pick-up, via a refundable pre-authorized charge to your credit card. A security deposit does not apply if you purchase an excess waiver directly from a car rental company.

The following example explains how this works. Take the case of a rented car with an excess of €1,000 which has suffered damage worth €1,500:

- If you took out cover against the excess fee with the rental company then you either pay nothing or pay a minimum amount depending on the terms of the car rental company's excess policy.
- Alternatively, if you got separate insurance to cover the CDW excess fee from a third party / car rental broker then (a) the first €1,000 of the damage comes from the excess insurance and (b) the balance of €500 is covered by standard CDW insurance. In this case, the rental car company will invoke the pre-authorized €1,000 charge to your credit card and you seek redress from the third party insurer / car rental broker for reimbursement of €1,000 on their policy, on your return home

Renters are advised to check for exclusions in the terms and conditions of excess waiver policies purchased from third parties / car rental brokers.

### Fuel Policy Options

Most Irish car rental companies give renters the option to select from one of two fuel policy options. These are as follows.

- Full-Empty: Whereby the car is picked up full of fuel and can be returned empty. In this case you pay a fuel charge upon pick-up but no refund is given for unused fuel left in the tank at the end of the rental.

- Full-Full: Whereby the car is picked up full of fuel and must be returned full. In this case you do pay a deposit equal to the price of a tank of fuel which is then fully refunded when the car is returned full. You only pay a fuel charge (and in some cases an additional administration fee) if you fail to return the car with a full tank.

You may find it helpful to review the following page on the Car Rental Council of Ireland's website <http://www.carrentalcouncil.ie/Rental+Information.html>