

Car Hire Champion

The Car Hire Champion's guide to car hire



By

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The Car Hire Champion

The car hire champions' guide to car hire

At Moneymaxim we believe in sharing our knowledge

Hi, I'm Mark Bower and over the past five years I've helped a quarter of a million people in their search to find great value, fair and hassle-free car hire – now I'm going to share everything I've learnt over that time with you.

The aim of this guide is to give you the knowledge to hire cars with confidence – that even if you are faced with a situation that might potentially ruin your holiday, such as your rental car being stolen, you know how to protect yourself fully.



I certainly don't want you to be put off car rental – having the use of a car on holiday can make all the difference to how much enjoyment you have, and the vast majority of car hires pass off without incident. But, as any quick search on the internet will tell you, a combination of greedy companies, unscrupulous operators and sharp marketing practices can leave the unwary at risk of an unexpected shock.

Follow our guidance and you can be sure to look back on your next holiday with a warm glow of satisfaction – both at the great time you've had and how your forward planning for your car rental paid off.

Happy driving, happy holidays!

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Why hire a car?

Everyone looks forward to their holidays, and planning them is part of the pleasure. For many car hire is integral to those plans.

With a car you can explore new areas and immerse yourself in local culture. Greater independence means you can escape the crowds, renting villas or apartments well off the beaten track, or make your holiday even more interesting by staying in several locations or touring. It means you're in charge of what you do, whether it's pottering around ancient monuments, lazing on deserted beaches or dashing from one ski resort to the next – without relying on public transport or waiting for the last passenger to join the tour coach.

There are smaller benefits, too. You won't be forced to leave your resort hours earlier than you need to return to the airport. And forget grabbing a stale sandwich from the airport café when you can plan your journey and stop off for a relaxing lunch in a local taverna – isn't that a much nicer way to end your holiday?!



Car hire can also save money – especially if you are travelling as a family or in a group. Individual tickets on public transfers add up, whilst private transfers can be prohibitively expensive. A rental car can be a really cost effective way of reaching your resort and then getting around while you're there.

These are just a few of the great reasons to hire a car. But over the last few years booking a rental car has become a daunting process for many as rental companies seek to maximize their income from unwary customers.

Why say no to car hire?

It's probably fair to say that hiring a car is not for everyone. Here are just a few reasons why you might decide that it's not for you:

- **Licence requirements**

Car hire companies insist on a reasonably clean licence. If yours has a chequered history you may find the process difficult or even impossible. This is particularly the case if you have had a drink drive conviction.

- **Nervous drivers**

If the very idea of driving on the other side of the road and experiencing unexpected behaviour from other road users turns you to jelly it would be quite understandable if you prefer to rely on other means of transport.

- **Age Supplements and Experience Restrictions**

You may find your options for car rental are limited, or very pricey, if you are under 25. It's well worth still looking though, as rules and prices do differ from country to country. Those under 21 or whose license is less than a year old will find it even more difficult.

- **Good public transport**

In some locations public transport is the obvious way of getting around. There is no point in paying to rent a car and then having to leave it parked in a city centre for your entire trip.

But let's assume that you do want to hire a car for your holiday...

Planning your car rental

Why do you need a car?

The first consideration has to be why you need a vehicle. It could simply be to get you to and from your resort – in which case you're probably looking for the smallest vehicle that will fit you and your luggage.

If, however, you are planning a touring holiday, and will be spending many hours in your vehicle, size matters. If you're going on a sporty holiday, such as skiing or scuba diving trip, you may need sufficient space for your equipment.

It's worth bearing in mind that the size of car you rent will affect not just the headline price but other costs too. For instance, a larger car will probably mean a higher fuel bill, and you may be charged more for extras such as 'Super CDW' or 'Extended Breakdown' packages – all of which need to be taken into consideration.

When to book your car hire



Top Tip - The earlier you book the best chance you have of saving

The general rule is that it is never too early to start looking, although choice widens around 6 months prior to pickup date. Prices tend to start at a base rate, rising as cars get booked up for particular dates. It's very similar to the way airline prices work.

Prices often rise in stages, with larger increases often being seen six weeks and four weeks before the pickup date. If you buy just before these times you can be a winner.

School holiday periods are when car supply doesn't meet demand and prices get ramped up. Conversely between the peak period of late Spring Bank Holiday and the start of July there is less demand so cars can be hired for just a few pounds a day.

If, however, there is a glut of spare capacity rental prices fall away. A hire firm will ensure it has reasonable capacity for a forthcoming season in order to maximise its profits. If political unrest means holidaymakers decide not to visit that country the hire firm may find it has more cars than customers – in such a situation it will slash prices. We saw this a few summers ago in Greece as the economic crisis took hold.

If you think this may apply to your break consider using a broker who offers free cancellation or amendments right up to two or three days before you travel. If prices do fall you can then either cancel and rebook elsewhere or ask your broker to price match the better deal you have subsequently found. Brokers offering this include Auto Europe,

Rentalcars and Cardelmar. All three can be found on the Moneymaxim website, where there is a 'Free cancellation' filter which highlights such offers.

Choosing your car hire category

Car hire companies define their cars according to SIPP codes, internationally recognised categories in an industry standard vehicle matrix maintained by [ACRISS](#). Why is this important to know? Because most car rental firms will mention a particular make or model but then add the proviso 'or similar'. You may think you've chosen a nice shiny Alfa Romeo for your trip down the Italian Autostrada but are likely to find you've been allocated a Fiat or Kia!

All the major brands use this matrix.

First Character	Vehicle Size	Second Character	Number of doors	Third Character	Transmission & Drive	Fourth Character	Fuel & A/C
M	Mini	B	2/3 door	M	Manual Drive	N	Unspecified fuel, no A/C
N	Mini Elite	C	2/4 door	N	Manual, 4WD	R	Unspecified fuel, A/C
E	Economy	D	4/5 door	C	Manual, AWD	D	Diesel, A/C
H	Economy Elite	W	Wagon / Estate	A	Auto drive	Q	Diesel, no A/C
C	Compact	V	Passenger Van	B	Auto, 4WD	H	Hybrid, A/C
D	Compact Elite	L	Limousine	D	Auto, AWD	I	Hybrid, no A/C
I	Intermediate	S	Sport			E	Electric, A/C
J	Intermediate Elite	T	Convertible			C	Electric, no A/C
S	Standard	F	SUV			L	LPG/Gas, A/C
R	Standard Elite	J	Open Air All Terrain			S	LPG/Gas, no A/C
F	Fullsize	X	Special			A	Hydrogen, A/C
G	Fullsize Elite	P	Pickup Regular Cab			B	Hydrogen, no A/C
P	Premium	Q	Pickup Extended Cab			M	Multi fuel, A/C
U	Premium Elite	Z	Special Offer Car			F	Multi fuel, no A/C
L	Luxury	E	Coupe			V	Petrol, A/C

W	Luxury Elite	M	Monospace			Z	Petrol, no A/C
O	Oversize	R	Recreational			U	Ethanol, A/C
X	Special	H	Motorhome			X	Ethanol, no A/C
		Y	2 Wheel Vehicle				
		N	Roadster				
		G	Crossover				
		K	Commercial Van / Track				

So a CDMR is a compact-sized car, such as a saloon or hatchback, with a manual gearbox, using either petrol or diesel fuel – something like a Vauxhall Astra or a Ford Focus. A CVMR could be a Zafira or a C-Max, with a CWMR being an Astra or a Focus estate.

Most car rental websites allow you to filter on all of the above factors so that you can easily tailor your selection to your personal needs, but don't expect a particular brand or model. If that is an essential part of your decision-making process, consider using a service such as Avis Select, which promises the exact type of car that you've booked – but be aware that this comes at a price.

Will I be upgraded?



Top Tip - Never pay for an upgrade unless it's at your request

Always, always, always expect to get the size of car you've booked. This means it's really important to choose the minimum sized car that will meet your needs. Whilst in all but exceptional circumstances you will be upgraded if the car you've requested is not available, don't bank on it.

The most popular cars are Economy, followed by Compact and Mini. Rental firms hold larger stocks of these vehicles, which mean the chance of an upgrade tends to be lower. The more offbeat your car rental request, the less likely it is that the rental firm will have your car, and the more likely it is that you will be upgraded. Estates are less common and, based on personal experience, it's not unusual to be upgraded from an Astra estate to a Mondeo estate, mid-sized 4x4 or a people carrier.

If the rental firm has to upgrade you because the type of car you booked is not available, you should not be expected to pay more for the base car hire – although higher fuel costs will be your responsibility. If, however, you are offered a voluntary upgrade and you accept

it, you could well be faced with paying for the larger car. This sometimes happens when the rental company knows that the car you've booked is in short supply and they are likely to run out later in the day. If they can convince you to accept a voluntary, paid for, upgrade they can avoid giving a free upgrade to another customer later – more money for the car hire firm!

If you're asked the question try to negotiate a free upgrade. Depending on how close to the wire they're running, they may just opt to give you the free upgrade rather than the next customer in the queue!

Manual or automatic

Whilst in Europe there is a premium to pay if you want an automatic car, this does not apply everywhere. In fact, in the USA and Canada it's pretty tricky to find a manual (or shift stick as they are known).

Where to collect your car hire

Car hire is often cheapest where there is the most competition – and normally that means airports. This is despite the fact that airports charge rental firms huge fees just to be there. If you look carefully at the breakdown of your rental agreement you may spot an airport facility fee, which is included to help cover this cost.

Sometimes, the fees are so high that other local locations are a much cheaper option. If you can get from your airport to your hotel or apartment cheaply, it's well worth checking prices of car rental companies nearby. You may also be able to save a day or two's rental this way.

On or Off Airport

Airports are expensive places for car hire companies to rent offices. Therefore some companies take the view that in order to offer the lowest prices it's best to base themselves just outside the airport and shuttle hirers to and from the airport.

The downside is that sometimes there is a delay in getting picked up at the airport, and you need to allow extra time on your return. The upside – normally lower prices. But if speed and convenience are really important to you pick a company who have



an office in the airport terminal. The official airport website will normally tell you which companies are represented there.

Google Maps is really useful for checking just how far you will be travelling to and from an off airport location. If it's a distance do keep your wits about where you are going as you will need to find the office again when you return the car. If you have Sat Nav it's a good idea to set the office address as your home location.

Timing your car rental



Top Tip – Avoid booking a car for just over a 24 hour period – especially in peak season when you could pay an £30 for half an hours extra hire

Car hire firms almost always work on a 24-hour clock. So booking from 10.00am on a Monday until 10.00am on a Tuesday will cost you one day's rental – return it at 10.30am and you will pay for two days. So it's well worth timing your rental accordingly. Arranging to return your car back at – or before – the same time you collected it can save an extra day's rental charges.

Rental periods also tend to be cheaper by the week rather than the day. Generally, a week's rental costs the same as five days – so do think about that when booking.

Cancellation



Top Tip - Having a deal that allows free cancellation up to a few days before pick up is a great bargaining chip you can use if you find a cheaper deal after you have booked

Some companies will allow you to cancel your car hire without penalty right up to three days before collection. Others will charge a fee if you amend or cancel just 48 hours after booking. Check your travel insurance to see if you are covered in the event of cancellation – if not, or if you prefer the flexibility of being able to cancel or amend, choose a company that has reasonable cancellation terms.

It also means you can ask for your rate to be price matched at a later date if prices fall.

The ability to search for deals that offer free cancellation is a great feature of the [Moneymaxim car hire comparison service](#). It makes it really easy to see the price differential between deals with and without free cancellation – often it's nil!

Credit cards, debit cards and deposits

Why credit cards are preferred



Top Tip - If you have the option and no fees are involved it always make sense to use a credit card for car hire.

Car rental firms are lending expensive cars to people they don't know, often from other countries and difficult to track down if they disappear. So it's not unreasonable that they want to have some hold over their customers.



This 'hold' normally comes in the form of a preauthorisation on a credit card. Basically, the rental firm 'reserves' a portion of the available credit on your card so that, in the event of an incident, they can charge you for any costs. It protects them of course, but it also protects you; credit cards come with automatic consumer protection, which means you can challenge an unauthorised debit to your card through your card issuer. For more information on this see our article on

credit card protection on car rental agreements on the [Car Hire Champion website](#).

Generally, car hire companies don't like debit cards. Pre-authorisation isn't an option, so that if the firm wants to take a deposit they have to remove cash. This means:

- extra administration
- higher card processing fees
- disgruntled customers if, due to exchange rate changes, the amount credited back doesn't match the amount debited
- general irritation that money the cardholder was planning to spend on their holiday is not available to them.

And needless to say, the least preferred option is cash deposits. Cash means all sorts of risks for a rental company, from security concerns to staff fraud.

What can I do if I don't have a credit card?

Credit cards don't suit everyone, but if you need a rental car and applying for a credit card is an option this is the best way forward. The Post Office Credit Card has a low credit rating threshold, making it easier for anyone who hasn't built up a credit history to obtain one. And it doesn't charge a 'loading' for overseas purchases, giving a typical saving of around 3% on every payment made abroad over the majority of UK credit cards.

More details on this and other cards that are good to use abroad can be found on the [Moneymaxim](#) website.

If a credit card isn't an option, look for a company that will accept debit cards. Avis, for example, will accept them in most countries (Ireland, Belgium, Luxembourg, Portugal and Spain are notable exceptions). They have more details on their website. Local car rental firms may also accept debit cards. However, do check for any extra conditions that may apply. It's not unusual to discover that the car hire firm's own excess insurance becomes a mandatory requirement – which can make your car rental around £100 more expensive than it need be.



Be aware that 'Prepaid' Credit Cards are very rarely accepted, again because preauthorisation is not an option on these cards.

Booking your rental car

Who should I book my car hire through?



Top Tip - It's always a good idea to check prices on an online comparison service, you can see just how good a deal actually is in seconds

There are four main ways to hire a car.

Directly with the car rental firm

This is often the most expensive way of booking your rental – unless you are getting a special deal. However, it's popular amongst corporate and business customers who can collect loyalty points for personal use at a later date.

Before deciding to book direct, do use a comparison website to compare rates; you can normally find the same car cheaper.

Through a corporate partner of the rental firm, such as an airline, hotel group or credit card company

Airmiles or other loyalty points are the main reason to book this way. Low cost airlines also suggest that they are offering incredible exclusive deals for car hire. However, from my own experience they are often either more expensive or have hidden clauses. For instance, Ryanair has a special deal with Hertz that can offer better headline rates, but in a number of destinations (including France, Spain and Italy) it could also mean a mandatory fuel service charge, effectively increasing the price by about £12 - £20.

Again, compare on a good car hire comparison site before committing.

Car hire brokers

Brokers negotiate low costs with car rental firms and pass on the savings to their customers. With massive visitor numbers, brokers are the hypermarkets of the car hire world, piling them high and selling them cheap. It means they're great for prices, but with a middleman in the mix it can be more difficult to resolve problems or complaints than if you had booked directly.

Comparison sites

Comparison sites vary considerably in terms of quality, details and breadth of supplier base. But they are a quick and easy way to find a variety of deals, and most sites feature both brokers and car hire firms. It may feel like a further step away from the car hire desk, but in reality comparison sites are simply a gateway to dealing directly with one of the above.

Other options

Flydrive packages – these look highly attractive especially to the US. Do check what insurance is provided though as normally it's minimal meaning a potential bill of hundreds

of pounds to upgrade your cover on arrival. The alternative is to buy a separate car hire insurance policy which incorporates both Collision Damage Waiver and Supplementary Liability Insurance. Do email the car hire company or your tour operator beforehand to check they will accept a third party policy, and print off a copy of their reply to take with you. That way you will have something in writing to show the desk clerk in case of a different opinion later.

Packages – Companies such as ebookers can offer discounts if you buy flights, hotels and car hire in one basket. Sometimes it works out better, but often not - try both with and without to check this out.

Choosing your rental company and car



Top Tip - Always read the T&Cs of any car hire agreement carefully before you sign up. If you are uncertain of any terminology get clarification at this stage

There are a few points of differentiation to consider when choosing your rental agreement.

- **Brand reputation**

Whilst the big brands do get bad press they also offer many advantages. Their reputation does mean something to them. They have large fleets and can normally replace cars if need be. They are also the best bet for one way hires as their office network is fuller.

They also want you to come back to them next time, and the biggest brands are normally party to dispute arbitration services (more about this on page 29). They do, however, tend to be more expensive than local companies.

- **Location**

Collecting your car from the airport is undoubtedly convenient, but is it the cheapest option?

- **The package**

- Will you be responsible for a large excess if you are involved in a traffic incident?
- Are the tyres, wheels, underbody and roof excluded from the Collision Damage Waiver cover (they invariably are)?
- Are there any gaps in their cover (insurance invalidations)?



- Are there compulsory add ons? (Spanish company Record Go insist over 70s take their own excess protection policy.)
 - Are there mileage restrictions?
 - What breakdown insurance is included – is it comprehensive or not?
- **What are the online reviews like?**

Try to look at reviews of the location or office, rather than nationally collated information. Trip Advisor can be good for this, but you need to look at individual reviews to really assess their worth. The majority of car hire companies are run on a franchise network which can mean that the way the desk is run can reflect the dedication, ideals and drive of the local owner rather than the core brand of the company whose name is above the door.

Dealing with car hire companies at home or abroad



Top Tip - Book car hire from a UK company unless you know exactly you are doing - many agreements are specific to nationals of their own country and your prepaid deal could be void.

With the internet at your fingertips it's tempting to compare the deals available in this country with those overseas – searches for US or Canadian car rental deals are particularly popular. You may get lucky, but it can be confusing and ultimately expensive when a deal doesn't quite turn out to be as good as it looked. Here are some of the reasons why:

- Insurance requirements are different abroad, and you may find that you're not covered in the same way as you would be in Europe. Potentially expensive insurance would then have to be bought at the desk to protect both yourself and third parties.
- Taxes, airport fees and other add ons are not packaged in, but added to the base cost.
- You won't get the same level of support back in the UK if your contract was subject to local jurisdiction.
- You may not get the same protection and right to seek arbitration if you didn't buy your car rental in your home country.
- Check that visitors to that country are allowed to buy the package you are looking at – many don't, leaving you with a void contract and at the mercy of the local car rental firm who may not be as inclined to help you as you might hope.

If, however, you do find a great deal, we suggest that you email the rental office and get a response in writing to confirm the above points. You will then have evidence (remember to print a copy of the reply email) to show the agent if the situation seems to be different when you collect your car.

Booking in the UK normally means that you get a car with adequate Collision Damage Waiver and Liability Insurance – although not always – so do check the small print.

Understanding your insurance options



Top Tip - Book car hire excess insurance before you travel, you'll save between 65% to 90% on car hire desk prices and get better cover too

When it comes to car hire, the small print in the insurance section is probably the most essential to read. The guidance below applies to most car rental companies, but specific details may differ, so do make sure you read the small print. Ask your rental company if you are unsure as to what is included in your bill.

For UK residents insurance works like this:

Hiring in UK and Europe, Australasia, Africa	Hiring in the Americas
<p>Collision Damage Waiver (CDW) is invariably included – you are liable for excess (which can be reduced through additional waivers or excess insurance), which varies by country and company.</p> <p>You are liable for damage to tyres, wheels, underbody and roof of car.</p> <p>Some CDW policies can have specific exclusions such as for single vehicle accidents, whilst travelling on a ferry etc.</p> <p>Good liability insurance included</p>	<p>If booked through the UK: CDW is normally included – often with no excess.</p> <p>You are liable for damage to tyres, wheels, underbody and roof of car.</p> <p>Check if Additional or Supplementary Liability Insurance (SLI) is provided to top up often inadequate local mandatory liability insurance.</p>
	<p>If booked directly in the destination country: CDW is not automatically provided Low level of mandatory liability insurance. Prices often displayed prior to taxes and extra fees.</p>
<p>Breakdown Insurance: Generally, rental firms will provide roadside assistance and recovery if the car breaks down, but you could be liable for costs if the incident is deemed to be down to negligence (e.g. a flat battery or lock out). Cover may be available from your rental firm or via many of the independent car hire insurance policies.</p>	
<p>Notes: The reason lower levels of insurance are packaged in the Americas is that residents of those countries tend to have more portable personal insurance that will cover them whilst renting a car. If extra insurance is required, buying it independently of your car rental company or broker is almost always the cheapest option.</p>	

Many have queried the reason why they can save money if they go to a website and either anonymise themselves or pretend to be a non-UK resident. Almost always it's down to the fact that they are getting less insurance cover, and that additional fees such as airport charges and taxes are added to the headline price when buying overseas.

Sometimes the saving can be enough to make this route worthwhile, as full CDW and SLI policies can be bought far cheaper independently (you can compare different deals with [Moneymaxim](#)). Splitting the features can mean cost savings – but it does need some careful calculations.

What the insurances cover

Collision Damage Waiver (CDW)

This cover is provided by car hire firms and waives your liability for accidental damage you caused to the car you're driving. Usually, you are responsible for the first part of any claim (called an excess in the UK or a deductible in the USA). The amount can vary depending on which company you are using, which country you are in and the size of the car you are hiring.

Typical excess for a compact car in popular destinations are:



Country	Typical Excess
UK	£600 - £1,100
France	£500 - £2,000
Spain	£400 - £1,000
Italy	£1,000 - £3,000
USA	£0 - £500
Australia	£750 - £3,000

CDW has some notable exclusions, including the tyres, wheels, underbody and roof of the car. This means that you will be responsible for the full cost of repairs to any damage to these areas – underbody damage could result in a bill that is heavier than the excess you are liable for. Many policies offered by independent insurers offer single incident limits that are significantly higher than typical excesses on rental contract, which might seem pointless but does mean that you have better cover in the event of damaging an excluded area.

Some car hire firms will offer excess waivers, sometimes termed as Super CDW or similar, which cover the excess, separate tyres and wheels insurance, and very occasionally cover for the underbody and roof.

CDW policies do not provide cover where you have been deemed to be negligent (e.g. you take your car onto the beach and it gets damaged), if you are operating outside the terms and conditions of the rental agreement or outside the law – so an accident whilst over the local legal drink driving limit could invalidate your cover.

Theft Protection

This operates in a similar way to CDW, but applies if the car is stolen. Be aware that the policy may be invalid if you cannot return the keys to the rental firm. Don't make it easy for car thieves: remove key rings with number plates on them and place them in the glove compartment until you return the car.

Liability Insurance

Third Party Liability Insurance is provided in most of the commonly visited countries, although the level of this varies considerably.

In the UK and Western Europe, Liability Insurance levels are invariably at a level that will protect you fully against third party claims. However, in the USA and Canada the mandatory levels for third party cover vary from state to state and can be as low as \$25,000, simply because US and Canadian residents normally have personal insurance which includes considerable third party cover. Moneymaxim's guide to [minimum liability limits](#) for each state provides a good starting point for more information.

The good news is the extra insurance you may need can be bought in the form of independent Supplementary Liability Cover (SLI). This 'tops up' the local insurance, typically to £1m. If you need to make a claim the first part will be paid by the car rental firm's insurance, and the remainder, if any, by your SLI policy.

Excess Insurance



Top Tip - Chipped windscreens represent one of the most common reasons for claims on excess insurance policies and are not even covered by most car hire firms Super CDW policies!

You can buy this through car hire firms, car rental brokers and through [Moneymaxim](#).

Rough costs are:

Typical daily European Excess Insurance costs:		
Car Hire Firm	Car Hire Broker	Comparison Website
£10 - £22 per day	£4 - £7 per day	£2 - £3 per day (annual policies from around £38)

To get the widest choice of independent policies buy at least one day before your rental starts, as some companies will not offer same day cover. Policies are invalid if they are timed after you have picked up the car.

Cover can vary, so do your research and compare the options with what the rental company or broker is offering. If you're not told the cost and are advised to buy it at the counter when you pick up the car, beware – this tends to be the most expensive option.

CDW waivers offered by rental firms cover the car itself; so in the event of a claim you just hand back the car and the car hire firm will pay for any repairs. However, excess policies that are independently sourced or sold to you by brokers work on a different basis. They insure you, the driver, against being charged an excess by the car rental firm and will cover any type of excess claim – from an accident to theft or vandalism. Some policies even cover extras such as lost keys or putting the wrong fuel in the car.

The underlying cost of this cover is estimated to be in the region of £1.20 - £1.80 per day, so it's in the interests of the car hire desk sales agent to convince you that their policy is better than one bought elsewhere.

So are there differences?

The main one I've found is that one or two companies, mainly in Spain, will cover damage to the clutch, which they might otherwise deem as negligence (see Collecting your Car for more about testing the clutch), but they are responsible for providing you with a car that is serviceable and will remain so for the period for which you have hired it. However, you have a duty of care to drive it in a sensible fashion; problems can arise if you return a small, potentially underpowered car with a burnt-out clutch, which probably occurred because you attempted to transport five people plus luggage up a steep road to your villa.

If you treat the car as if it were your own, and as if you were paying for the servicing costs, you should have no issues.

Other insurance policies you might be offered

Tyres, Wheels and Windscreen cover

As mentioned, these tend to be excluded from CDW policies. They cost around £3 - £4 a day from rental firms or are automatically packaged into independent policies.

Personal Accident Insurance

This provides a lump sum payment of £10,000 - £20,000 if you suffer an accident whilst in your hire car. It's an odd policy really – if you want this insurance why would you only buy cover which covers you in your rental vehicle? Annual policies covering you anywhere in the world are available online and cost about the same for a month as you would pay a rental firm for a day.



Top Tip - Check what cover you get within your Travel Insurance before buying extra insurance at the desk

Some standalone excess insurance policies offer this benefit, either automatically or as an additional feature.

Breakdown Insurance

Whilst the car hire firm will recover you in the case of mechanical breakdown, some companies will offer extended cover at £3 - £4 a day, so you avoid being charged if you get a flat battery, run out of fuel or can't change a wheel.



Some standalone excess insurance policies automatically package this benefit.

Other extras payable at the desk

Additional drivers

Most car hire firms charge extra for any additional drivers to cover the extra insurance costs, although you can find some rental agreements with an additional driver packaged in as a free extra.

Standalone excess policies will normally cover additional drivers with no additional cost, but will also offer upgrades which allow those who buy annual policies the option to let different family members to hire cars independently of each other over the policy term.

Young drivers

Car rental companies often charge an extra fee for younger, potentially more risky drivers. Fees differ so it's well worthwhile shopping around to compare companies. Many have a maximum charge, so if you're renting a car for a week or more that can be an important factor.

Child seats



Top Tip - You can pay more to rent a car seat than the car itself. And they often look fairly grotty too! Be innovative in finding ways around this charge

You can pay through the nose for renting a child's car seat, and you certainly won't want to compromise your child's safety. But there are alternatives:

- Take your own. More and more airlines now allow child seats to be carried free of charge – we have a useful guide on the [Car Hire Champion website](#). If your airline is not mentioned, check their website for more information or give them a call. If you are worried about your own expensive seat being damaged look at car boot sales – there are normally a few on offer for a pound or so and they can be left at your destination.
- Inflatable booster seats cost around £25 and can be used again and again. After just a few trips you will be making a huge saving. The moneymaxim website offers these at very competitive rates through its [car hire extras service](#).
- Backpacks that double as car seats – Trunki offer such a product that can be bought both online and off.
- Independent rental – There are services now starting to become available – Malaga now has an outlet called [Tots Store](#). If you are not renting from airport some companies offer a delivery service to hotels and villas. Run a Google search for ‘car seat hire’ and your holiday location.
- A few car hire firms, particularly local ones offer free child seats – again a Google search will normally highlight them, but do check you are not paying over the odds for the inclusive rental cost.

Sat Nav



Top Tip - Speeding fines can be massive on the continent – Satellite Navigation can protect you

If you rely on using Sat Nav at home, having one when you’re abroad can seriously reduce the stress of driving in an unknown country. The rental companies know this and hiring out Satellite Navigation units is now very popular. Expect to pay around £10 a day, although you can hire one through [Moneymaxim car hire extras](#) service at less than half this price.

You can also take your own unit, but make sure you have amended the settings to ensure it complies with local legislation. For example, you are not allowed to have warnings or points of interest set for speed camera locations in France. The [AA](#) provides good information on European destinations.

Alternatively, you can download the relevant [NavFree](#) app to your smartphone. This comes with a word of warning, though: the maps are big and can take up a good chunk of the storage on your phone, so be sure it’s a good solution for you; and get an in car charger, because this app runs the battery down really quickly.

Mifi

A new feature for 2014 is the Mifi unit, a small router that runs off a simcard and can provide internet access for half a dozen wireless devices – phones, tablets, laptops – whilst

controlling roaming costs. They tend to be 3G, rather than 4G, so it's more suited for web browsing, emails and Facebook rather than downloading videos.

Great in the car, in your pocket or at your hotel or villa, a Mifi unit will need a power supply if you're going to keep it running for a lengthy period. Mifi will cost £8 - £9 a day from a car rental company; Moneymaxim offers these devices at half that cost in a number of countries.

Winterisation

The rules relating to the type of tyres that must be used and the equipment to be carried varies from one country to the next. In some, it is mandatory for rented cars to be supplied with winter tyres. Some package these in to the base cost, some charge the cost as a mandatory extra. In others it's up to the driver to rent the appropriate equipment depending on whether or not they plan to visit higher altitudes. Requirements change continuously, so it's always worth checking the [AA website](#) for the most up-to-date guidance.

Fuel policies



Top Tip - If you are not travelling far on your holiday watch out for hidden fuel charges – they are make a lot of money for car hire firms

The biggest complaints about car hire tend to be the hidden costs within fuel policies. It's a common tactic to increase returns on European destinations using 'full to empty' fuel policies. You have to pay for a full tank of fuel on pick up, normally at more than pump price, and return it empty, so 'giving' the rental firm any fuel left in the tank.

You can avoid this trap by choosing a car with a fairer fuel policy where, so long as the car is returned with the same amount of fuel it was supplied with, you won't be charged for unused fuel.

In some areas of Spain and France 'full to empty' is so widespread that selecting fair fuel cars is likely to restrict your choice. You may find that the difference in price between cars running a fair fuel policy and those that don't is so great that you might as well accept you will lose money on the fuel - as you will still be better off overall.



Administration fees are another rising 'hidden' fuel fee issue. Some car hire firms will 'reimburse' you with the value of any unused fuel left at the end of the hire. However there is normally an admin cost of around £15 for this 'service'. So if you are charged £80 at the start of hire for the fuel cost and return the tank half full you would receive back £25 (£80 - £40 (the cost of the fuel used) - £15 (the admin charge)).

The [Moneymaxim](#) website offers 'Fairer Fuel' filters which will, in affected areas, compare fuel policies so that you can make an informed choice.

Making your booking

As soon as you've booked your car check the paperwork carefully. Correcting a mistake immediately tends to be a free and simple process – very different from the situation you may find yourself in should you not discover a discrepancy 48 hours before picking up your car.

Collecting your car

Getting ready

Print your car hire paperwork – two copies are good so you can retain one after you have handed over one copy to your rental firm. And make sure you get hold of the terms and conditions – car rental companies often have different T&Cs for different sales routes, so it's best to have a copy of the ones you signed up to.



Don't forget to pack your driving licence. Double check your paperwork to ensure you do not need an international driving licence – if you do you can buy one at certain [Post Offices](#) for £5.50 or through the [AA](#) for £8.50 or the [RAC](#) for £8.

You will also need the credit card with which you made your booking.

If you've taken out excess insurance make sure you have the policy details with you, along with the insurer's telephone numbers. Downloading the details to a phone or tablet will save a lot of printing.

If you have taken a full Collision Damage Waiver or Supplementary Liability policy take a full copy of your policy and paperwork with you. Your rental company is almost certain to want a copy to prove you are covered.

Forgotten your driving licence?



This is not as disastrous as it sounds. There is a process in place to allow car rental firms to contact the DVLA in normal office hours and get a copy of your licence faxed to them. If you will arrive at your destination outside DVLA office

hours, you can phone ahead and arrange this from your departure airport. The DVLA's number is 0300 790 6801 (calls charged as a landline and will be included in inclusive minutes from mobiles) and their fax number is **+44 (0)1792 786 369**.

Arriving at the desk



Top Tip - Take your time to check your agreement – make sure you haven't unexpectedly signed up for upgrades, extra insurance or fuel charges

On arrival at the rental desk, show your car hire voucher, driving licence, credit card and, if you are in a different country, your passport. Proof of identity requirements differ from one company to the next so make sure you've checked your paperwork to see what is required. Check the rental agreement carefully (asking for a copy in English if necessary), ensuring that you are not signing up for insurances or services that you don't require. Check the damage report for any pre-existing issues.

You will then be given the keys together with any extras you have rented or bought and directed to the pickup point.

What challenges could you face?

The company insist you must buy their insurance

Unless it's in the contract, the decision is all yours. If you want the insurance policy you can buy it. If not, you can't be forced into it.

Of course, if you get to the desk and discover you have inadvertently rented a car without CDW it's probably advisable to buy the car rental company's option. If you are renting in the US or Canada you could find you have hired a car with only a few thousand pounds of third party cover, so another time you might want to buy extra cover at the desk. But if you're being pushed to buy the excess policy, and you know you are already covered, stand firm. A good tactic, if you are told that the standalone policies are not worth the paper they are written on, is to claim a family member works for that particular insurance company and you know they are okay – that normally shuts them up!

The car is not available

These things do happen – an incoming rental maybe delayed or even involved in an accident just before you are about to collect it. The rental firm should simply give you a suitable alternative vehicle. Negotiation is normally successful, but tactics such as asking if



another car can be delivered from a nearby branch can be useful.

Extras are not available

Perhaps you booked snow chains but there are none to fit your car. Agree that you will buy some from a service station along the way and they will reimburse you.

Checking the car



Top Tip - Do check the car inside and out before you leave the depot. It will only take a few minutes and could save you hours later

When you first see your rental car, do check that it's in the same condition as detailed on the damage report. If necessary, take photos of any damage (set the time and date on your camera as further evidence) and get the damage report amended.

- Check that the spare tyre is present. This is particularly important where the tyre is stored under, rather than in, the vehicle. If you don't, and it's not there when you return it, you could be charged.
- Check aerials (if any) are present. Switch on the radio and make sure you get a good reception.
- Check the fuel gauge is as stated on the handover paperwork.
- Check the clutch is working smoothly. Start the car and put it into fourth gear, push down on the clutch and then let it out slowly while stepping on the accelerator. If it doesn't stall (and it should) when you have fully released the clutch, request a different vehicle.
- Check for chips in the windscreen. Claims for damaged windscreens are the most common for many car hire excess insurers. A quick check now can avoid needing to make a claim later.

Check you have the contact details for your rental firm and their breakdown service. Also make sure you have any mandatory items required to keep you legal on the road. Some countries require high-vis jackets to be carried, breathalyser kits or emergency triangles. Your rental firm should have supplied them but do check.

When you leave the depot

If you need to return the car full of fuel it's well worth looking for a petrol station nearby to use upon your return.

Driving the car



Top Tip - If your keyring shows details of your rental car take off the key and put the keyring in the glove compartment during the rental. There is no point in steering a thief to your car!

Despite the fact that you're on holiday, you do have a responsibility to look after your hire car.

Car rental firms buy the majority of their cars on the basis that they will resell them to the manufacturer at an agreed price at a fixed future date. They buy them at the start of the season and sell most at the end. So cars need to be in forecourt-ready condition on their return.

If you damage their car the company will need to repair it and will charge you for at least part of these costs through the excess charge you are liable for. The charge for repair will normally be advised to you at the time – you won't have the option of getting a range of quotes to see which is most competitive, so treating the car with care and respect really is the best approach.

While the car is in your possession:

- Read the terms and conditions of your rental agreement so that you understand the restrictions e.g. driving off road or taking the car on a ferry.
- Drive within the local laws of the land. The [AA](#) provides excellent guidance about driving in different countries.
- If the keyring includes details of the vehicle registration plate of the vehicle, remove it and store in the glove compartment. In the event of theft, your theft protection policy may be invalid if you can't return the keys to the rental firm.
- Be careful at the fuel pump – especially if you have been supplied with a diesel and you normally drive a petrol car. Some insurance policies will cover misfuelling, but only to the extent that they will suck out the wrong fuel and clean the pipes, not that they will repair damage if you have driven the car around on the wrong type of fuel.
- If you do have an accident follow the instructions issued by your rental firm. If the police are involved get a copy of their report.
- If you lock yourself out of your car call your rental company. They will arrange for a local approved agent to access your car. If you have a standalone excess policy you may be insured for this so can recover any costs involved.
- The same applies if the car breaks down – don't use unauthorised third parties. If they damage the car, the rental company will hold you responsible.

Returning your car

Make sure you understand your fuel policy. If you need to return the car with a full tank, find the nearest garage to your drop off point. When you have filled up, keep the receipt. Car hire firms are well used to customers trying to fill up 50 miles away and hoping the gauge still looks full on its return, and many now stipulate that a receipt is shown on drop off. Without a receipt, you run the risk that you will be charged both for missing fuel and an administration fee.



Top Tip - A few minutes with a dustpan and brush makes a big difference to the impression you will give to the rental firm as to how you have looked after their vehicle

You won't be expected to return the car spotless, but it should be presentable. Some car hire firms will levy cleaning fees for sand in cup holders or ice cream smears on upholstery – anything between £15 - £35. So if the car is looking messy, use a vacuum in a local garage.

Check that you have all your belongings; it's unlikely you'll be able to retrieve any lost items later.

If you think you're likely to be late returning the car, try to arrange this upfront. Even if you are only half an hour late you could be charged an extra day's hire.



Drop off

Try to get the car checked over – inside and out – by a member of staff before you leave. That way you will have the paperwork showing the car was dropped off in a satisfactory condition. This is not a guarantee that you won't be charged at a later date but it's a good start.

If it's part of your rental contract, make sure you agree that the fuel is at the correct level.

If there is damage

Agree the extent of the damage. If you are charged there and then and have an excess insurance policy, get a copy of the damage report, receipt for payment and retain your credit card bill. Keep them safe so that you can make your claim when you get back to the UK.

After the rental

Keep all the paperwork from your rental, together with any insurance documents. There is always a chance that the rental firm will find some damage after you have left and then email you with the details and debit your credit card.

If you have an excess insurance policy you will still be able to claim, but do so within 30 days of your return home.

Unhappy?

If you are unhappy with any aspect of your car rental experience, do raise your concerns at the time – always give the company a chance to respond to your issue. If you are still unhappy, contact their Head Office.

If your issue can't be resolved, and you have rented through one of the leading international car hire brands in Europe, you have the option of seeking arbitration through the [European Car Rental Conciliation Service \(ECRCS\)](#), which assists customers with unresolved complaints concerning cross-border vehicle rentals within Europe.

In the UK the [BVRLA](#) performs a similar function.

Conclusion



Top Tip - Still got a question? I am here to help – ‘Ask Mark’ at carhirechampion.co.uk is an easy way to get in touch with me

I’m a great fan of car hire. Not just for the practicality of getting from airport to hotel quicker, easier, more comfortably and often cheaper than public transport, but in the many ways a car can enhance your holiday. Yes, we’ll all grumble about a heavy excess, but if you’re driving a nearly new car worth many thousands of pounds maybe a better attitude is to be pleasantly surprised to be not held responsible for the whole value. In any case, excess insurance can cover many liabilities for a very modest outlay, meaning less financial risk than if you were driving your own car.



Remember the vast majority of car rentals so entirely without incident – so take reasonable precautions, be sensible and go and enjoy yourselves.

Having read this guide you will hopefully have a better understanding of the car hire process, know how to avoid the pitfalls and get the very best value from your car hire – and able to take advantage of the best offers for years to come.

If you still have questions why not visit the carhirechampion.co.uk website – if you still can’t find an answer feel free to ‘Ask Mark’ through the website and I will get right back to you.

Happy hiring!

Mark Bower

The Car Hire Champion

www.carhirechampion.co.uk

www.moneymaxim.co.uk

Call us FREE on 0800 520 0699, or on +44 (0) 1183 218197 from a mobile or overseas.

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