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I'm Renting a Car, Do I Need to Buy the Insurance?

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The Smiths recently traveled to Florida for a family vacation and when they got there, they needed to rent a car. When they get to the rental car counter, the clerk insisted they purchase the insurance directly from the rental car company.

Fortunately for the Smiths, they had already called us before leaving. They know that their NY State personal auto insurance already provides the liability coverage that would be needed if they have any mishap with the rental car. The clerk is pretty persistent but the Smiths have already done their homework. They sign off on the paperwork and don't pay the extra money.

Just to confirm that if you rent a vehicle anywhere in the United States and its territories or possessions, and Canada under a rental agreement with a term no longer than 30 continuous days your NY State auto insurance policy provides you coverage in the event of actual damage to or loss of any rental car including loss of use regardless of fault.

Enjoy your vacation!

Donna Moulton, ACSR

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