

## June/July 2020 News from Rolland and Associates



### Welcome Summer and Happy 4th of July!

Hard to believe we are halfway through 2020 - it has been quite a unique year to say the least! Our agents are working both in the office and remotely to make sure you and your loved ones are covered. Please note that our office is still closed to walk in traffic at this time. If you need to deliver something to us in person, please schedule a time with your agent so we can safely greet you at the door.

Our office will be closed on July 3rd in observation of the holiday. We will reopen at 9 am on Monday, July 6. Happy 4th of July and enjoy the rest of your summer!

As always, if there is anything we can do to assist you with your insurance needs, please don't hesitate to reach out to us via phone at 614-789-1891 or [email](#).

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Rental Car Company Insurance - do you really need it?



While summer typically means travel and vacations for many of us, this year obviously looks a little different. Given the current state of the world, people are staying closer to home and for those of our clients who are going on vacation, many are choosing to drive to their destinations. Because of that, we are seeing lots of questions pop up around rental car insurance. I thought it would be beneficial to tackle some of them so you know what your answer to "Would you like the additional insurance?" will be before you get to the counter!

**Q: If I rent a car or van or truck, do I really need the additional insurance from the car rental company?**

A: In most cases, no, you probably don't need to buy the rental car company's insurance. This is because the limits of your personal auto policy will carry over to whatever car you are driving - including rental cars. As long as you have insurance in effect, you are covered for whatever limits of liability you have for your own cars. In addition, if you have comp and collision on your cars, those will carry over too so you'd be covered for any damage or theft of the rental car. Same applies to medical payments and uninsured/underinsured motorists. Again, these are all subject to your personal policy's limits. If you aren't sure what those limits are, please don't hesitate to reach out to us.

**Q: But I only have comp and collision on one of my cars, the other is old and so I only carry liability - which limits of liability would apply to the rental car?**

A: As long as you have comp and collision on at least one of your cars, those are the coverages that will carry over to the rental car.

**Q: I am planning to drive to Michigan/California/Canada, am I covered?**

A: Your personal auto policy covers you driving anywhere in the 50 states as well as any US Territories and all of Canada.

**Q: I am driving to/in Mexico, am I covered?**

A: If you are driving less than 50 miles into Mexico, your insurance covers you but any further and you will actually need special insurance to be covered - regardless of whether it is your car or a rental car. Give us a call and we can walk you through what you'll need!

**Q: Great! So my personal auto insurance policy completely covers me 100% for everything if I am in an accident or there are other issues?**

A: Not quite! Something that is not covered with regard to you driving a rental car is the rental car company's loss of use. Say you get into a crash and the car isn't totaled but it does need some repair. Your personal insurance covers the bill for the repair but it does not cover the rental car company's revenue while it is out of their fleet being repaired. They can and may charge you for that lost revenue depending on how long the repair takes and that is not covered by your personal auto policy! While it happens incredibly rarely, it does happen so that is something to consider as the rental company's insurance does cover that loss of use.

**Q: Anything else to consider?**

A: Remember, if you file a claim for a rental car, it will go on your own insurance just like a claim for one of your personal cars would. Given your household's past incidents or claims, it may affect the cost of your insurance next time you renew so that is something to consider. Also, your deductibles will apply if you file a claim with your own insurance. Just a couple things to keep in the back of your mind as you try to decide whether to decline their insurance.

So that covers the basics - did I miss anything? Have a question around rental cars that I didn't cover? Feel free to reach out with any additional questions you might have!

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## 5 Quick Questions with...Emilie!



Emilie Duncan, Associate Agent, Rolland & Associates

Emilie is the newest addition to the agency and just recently obtained her Property and Casualty license. She manages the website, social media and writes this newsletter for Rolland and Associates in addition to assisting clients with their various insurance needs.

What was your first job?

"I was a Dutch Dancer and Tour Guide at an authentic working windmill in Holland, Michigan. I gave guided tours of the windmill and demonstrated (semi) traditional Dutch dancing for 4 summers. When you grow up in a town that has a huge Tulip Festival every year, it's par for the course."

How long have you been in the insurance industry?

"I joined Rolland and Associates in October of 2019 and passed my licensing exam in early June of 2020."

If you could live anywhere in the world, where would you live?

"Bar Harbor, Maine is one of my favorite places on earth - I love that you have mountains at Acadia National Park and the ocean all in one place - it is truly beautiful and I love the area. I'd say it is a toss up between there and Scotland."

What was the best gift you've ever received?

"For Mother's Day last year, my husband printed out dozens and dozens of little slips of paper with the heading, 'Why I Love My Mom' and had the girls fill them out with different reasons they love me. They hid them all over the house and my car and I found them for a long time after - it really made me feel incredibly appreciated and loved. I still have them and look back at them when I have a tough day."

What is the scariest thing you have ever done?

"Moving to NYC right out of college at 21 was pretty terrifying but only when I look back on

it - back then it was just exciting! I didn't know a soul and had only been to the city twice before I moved there from Michigan. It was quite a change from my medium sized home town but I loved it!"

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## What to do if...you need a rental car?

If you're in an accident and your car is damaged, it is likely going to spend some time in the shop. Most of us don't have an extra car waiting around for something like this to happen so Rental Reimbursement to the rescue!

Rental Reimbursement is an optional coverage on your personal auto policy that reimburses you for the cost of a rental should you need to rent a vehicle due to loss of use of your own car due to an insured event (i.e. an accident).

Rental Reimbursement is typically written with the amount per day that is covered along with a total limit. For example, your policy might allow up to \$30 per day with a limit of \$900 per accident or 30 days, whichever comes first.

You select your coverages when you first purchase your policy and it doesn't hurt to check them periodically to make sure they are still reasonable. If you have teenage triplets who all play hockey and you usually drive a minivan, a sub-compact car might not get them and all their gear to the rink at the same time so make sure your limits reflect that you might have to rent a bigger and more pricey car!

It should be noted that this coverage is only available if you have Comp and Collision, not if you have Liability only. Also, if your car breaks down or needs a new transmission due to wear and tear, things along those lines would not be covered. It won't cover your costs to rent a car for vacation either.

If you don't have Rental Reimbursement on your auto policy, give us a call so we can look at adding it for you! It is typically a very reasonable fee and usually pays for itself within a couple days of renting a car on your own.

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Have questions about your insurance? Need help with your policies?  
Please don't hesitate to reach out - we're happy to help!

Don't forget to ask about our referral program!

Rolland & Associates | [Email](#) | 614-789-1891 | [Website](#)

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