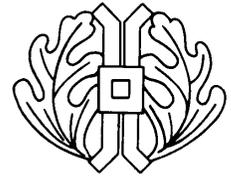


# PREVENTIVE LAW SERIES

## RENTING AN AUTOMOBILE



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### **Before Renting an Automobile:**

When you rent an automobile, you must first sign a rental agreement. Be advised that this is a contract just like any other you sign. Make sure you understand all of the terms in the rental agreement. Do not sign if you do not understand something and can not get it explained to you.

### **You are Responsible for the Automobile:**

The driver of a rental car is responsible for damage caused to the car, even if someone else caused the damage or the cause is unknown. If you allow someone else to drive the car and that person damages the car, you are still liable to the rental company for the amount of the damage. The person who actually damages the vehicle may have to pay you, but you are still liable to the rental company. However, the rental company may not charge these damages to your credit card without your approval.

### **Rental Car Insurance:**

The best way to protect yourself in the event that your rental car is damaged is to purchase insurance or a collision damage waiver (a form of indemnity offered by rental companies). Your own personal automobile insurance may cover your rental car and some major credit cards provide insurance for rental cars. Check to see if the rental car is already covered before purchasing the collision damage waiver from the rental company. Once you have obtained insurance for the vehicle, you can lose this coverage by improperly operating the vehicle. Some examples of improper behavior include (but are not limited to):

- \* Allowing another person to drive the vehicle;
- \* Driving the vehicle out of state;
- \* Driving the vehicle into a foreign country;
- \* Driving the vehicle "off road;"
- \* Driving the vehicle while intoxicated;
- \* Driving the vehicle in a reckless manner; and
- \* Other conditions may be listed in your rental contract.

Some rules apply to the rental company regarding the optional collision damage waiver. You can not be required to purchase the waiver, and you can not be charged more than nine (\$9.00) dollars per day for the waiver. You can not be unfairly induced to purchase the waiver. Lastly, the rental company cannot charge your credit card as a deposit merely because you refused the waiver.

### **LEGAL ASSISTANCE APPOINTMENTS:**

For an appointment to see a legal assistance attorney, please contact the Legal Assistance Office, located in Building 610, Naval Air Station North Island, by telephone at (619) 545-6278.

### **RESOURCES:**

California Department of Consumer Affairs: 1-800-952-5210, <http://www.dca.ca.gov/arp/>  
Better Business Bureau: (619) 496-2131, <http://www.bbb.org/alerts/index.html>  
Consumer Response Center, Federal Trade Commission: (202) 326-2222, <http://www.ftc.gov/>  
Federal Trade Commission Regional Office: (415) 356-5270