



### Does my auto insurance extend to a rental vehicle?

When renting a vehicle, you are usually asked whether you are interested in purchasing physical damage insurance from the rental agency. This may cause you to question “does my auto insurance extend to a rental vehicle?” The answer to this question depends on your policy and the optional coverages that you have in place. The optional coverage that you need to know about in this situation is OPCF 27 (Legal Liability for Non-Owned Automobiles), which may not automatically be included with your basic automobile insurance policy. If you are not sure whether your policy includes this coverage and you intend to rent a vehicle, we recommend that you contact your licensed insurance representative.

OPCF 27 extends the same physical damage coverage that you carry on your own insured vehicle to a vehicle that you rent, thereby allowing you to waive the extra physical damage insurance from the car rental agency. Please find below some frequently asked questions about this endorsement.

1. Does this cover me if I rent a more expensive vehicle than my own?

Each insurance provider will provide coverage to a stated limit, so you should check with your licensed insurance representative.

2. I booked my rental vehicle using a credit card that provides insurance coverage; however, I also have OPCF 27 on my own vehicle. If I have an accident in the rental vehicle, which plan will respond to pay for the damages?

If you have coverage from two different providers, you should contact both and advise them of your loss and that you have coverage elsewhere. Terms and conditions will vary among credit card providers and, in certain circumstances you may not be covered by both your credit card provider and the OPCF 27. Where coverage is provided by both, it will depend on the conditions of your contracts. Where the credit card provider is deemed the primary provider, the credit card provider would pay under that contract first with any balance being paid under the OPCF27. In the absence of this type of provision, payments would be shared proportionately between the two providers.

3. I recently had an accident while driving a rental vehicle. When I rented this vehicle, I waived the insurance offered by the rental agent; however, I have OPCF 27 on my own auto policy. Will my insurance policy cover damages claimed by the rental agent for loss of income while the rental vehicle is being repaired and cannot be rented out?

The OPCF 27 will respond to your legal liability imposed by law or assumed under your contract with the rental agency. So, if you are liable under these circumstances for any loss of income resulting from the vehicle not being available for rental because of damages covered by the OPCF27, you would also be covered for these costs.

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