**The Travel Troubleshooter**

Car Rentals

*This is a beta version of The Travel Troubleshooter, a new ebook series on how to be a better traveler.*

*The Travel Troubleshooter, which is based on my long-running syndicated travel column, answers common questions about a topic, offers real examples of cases solved, and publishes the names and emails of executive contacts at companies.*

*This book is an unformatted Microsoft Word document. Please download it, add your comments and edits, and send it back to me at* *elliottc@gmail.com**. In exchange for your editing help, you’ll get a free version of the final book in the ereader format of your choice.*

*Thank you for your support.*

***Christopher Elliott***

*January 18, 2012*

**Should you rent a car?**

It seems like a no-brainer, but it really isn’t. Any time you’re traveling somewhere and you’re not in your own car, you’ll need to ask: rent or not?

The right rental vehicle can get you to your destination quickly and can give you freedom of movement when you’re on vacation. But an unnecessary car can also add to the expense of a trip, not to mention insert a layer of worry that you can probably do without.

**When to rent:**

• When the only way to reach your destination is by car. That’s the main reason people rent vehicles in the United States — there’s just no other way to get there. Only 70 percent of large metropolitan residents live in neighborhoods with access to mass transit service of some kind, and if you’re visiting someone in the suburbs, you really have no choice.

• If you need the flexibility of having your own set of wheels. Bus and train schedules aren’t always convenient. So if you need to be somewhere at a specific time — and this is a special consideration if you’re traveling on weekends or holidays, when mass transit is on a reduced schedule — then you may want to go with a rental.

• If you need to transport more than just passengers. Even if you could get somewhere by bus or train, you may have a lot of luggage or other personal belongings to carry with you. Mass transit isn’t suited to passengers with two pieces of luggage, let alone a business traveler with a box of books or samples to give away at a convention.

**When to skip a rental:**

• When you could get there safely and conveniently by mass transit. You’ll save hundreds of dollars (and maybe the environment) by forfeiting a rental vehicle on your next trip. Besides, what better way to see a place that the way the locals do?

• When everyone else is driving on the left. A warning to anyone visiting a country where they drive on the left side of the road, including Australia, parts of Africa, India and the UK: You’re asking for trouble. One survey found that 1 in 10 car accidents in Ireland involved tourists, many of whom were driving on the other side of the road.

• If you’re under 25, and definitely if you’re under 21. Many car rental companies won’t rent to you if you’re under 25, and virtually all of them refuse to hand you the keys to a car if you’re younger than 21. The only exception is if you are renting the car for work, and you’re covered under your employer’s insurance policy. By the way, there is such a thing as too old. American car rental companies normally don’t have published age limits, but many European countries do (it’s usually around 70). Check before you rent overseas.

• If you’ve have several moving violations. Your drivers’ license will sometimes be checked against a Department of Motor Vehicles database when you rent. If you’re flagged, you might not be able to rent a car. A car rental company may also turn you down if you’ve damaged a rental car in the past and didn’t pay for the repairs.

• If you don’t have a credit card. Many car rental companies (but not all of them) will refuse to rent a car to you without a credit card. Credit cards allow the rental company to pre-authorize a certain amount for the rental, and allow for so-called “late” charges (billing you after you’ve returned the car) if you’ve dented the vehicle. Check with your car rental company before you rent with anything besides a major credit card.

• If the cost of the rental vehicle outweighs your need to explore an area. Renting a car can be expensive, and with high fuel prices, insurance costs and other extras, it can really add up. If you have some flexibility, and can take a bus or train, it might be worth planning an itinerary that keeps you off the road, and out of a pricey rental car.

• If you’re just planning to stay at the hotel, and there’s a free van service to the airport. This is a common oversight, and results in a rental car sitting idly in a hotel parking lot for a week — and potentially, incurring a parking fee or a valet charge.

The decision to rent a car isn’t always an easy one. Take some of these questions into account the next time you’re planning your ground transportation arrangements. You may find that you don’t need a rental car for your entire visit — or at all.

**Where should I book my car?**

Here are your options:

**Ask your travel agent.** A full-service agent can offer recommendations and negotiated rates that you won’t find anywhere else. If you’re uncomfortable booking online or don’t rent cars often, this is your best choice. Bear in mind that agents get paid a commission on rentals, so they may steer you toward a company that pays a higher commission or bonus. (That doesn’t necessarily mean it’s a bad deal for you.)

**Book directly.** If you are partial to one brand, you’ll probably want to go straight to the car rental company’s website or call its 800-number. Car rental companies will offer bonuses and other incentives to deal directly with them. You can also negotiate a discount using any membership organizations, like AAA or AARP. The downside? You won’t be able to make an easy price comparison and unless you’re careful, you might book a nonrefundable rate through the site.

**Use an online travel agency**. Companies like Expedia, Orbitz and Travelocity offer virtually every major car rental brand and price guarantees that make them an attractive option to either shop or book a rental car. Note that like with full-service agencies, online agents sometimes display the cars that pay them the highest commissions (or exclude the companies that pay a lower commission). Don’t assume you’re getting every option with an online agency.

**Opaque sites.** Sites like Priceline and Hotwire sell you pre-paid, deeply-discounted rentals, but you don’t find out the name of the car rental company until you book the car. The benefit? You can save anywhere between 20 and 40 percent, and the voucher you receive includes all mandatory taxes and fees. But there’s a catch: the car is totally nonrefundable. Book with any of the other method, and you can normally cancel the reservation without a penalty unless you’re renting a specialty vehicle.

No matter how you book your car, you’ll want to double-check the dates of your rental and the location before pulling the trigger. If you’ve made an error you can always fix it if you’ve booked through one of the three conventional methods. If you’re using an opaque site, it may be difficult, if not impossible to modify your reservation. (As a general rule, the quicker you let the company know of the error, the better the chances of getting it corrected.)

Above all, read the confirmation you get by email. Then read it again. The last thing you want is to discover a problem on the day of your trip.

**What about car classes?**

Car rental companies offer vehicle classes ranging from subcompact to luxury. These designations are about as meaningful as the star-ratings used to grade hotels, which is to say they can be a useful guide, but you shouldn’t give them too much weight. One car may be considered a “compact” by one company and “midsize” by another. Why? Because the car rental companies say it, that’s why!

Rental customers typically use one of several strategies to book the best car.

**Reserve the exact car you think you’ll need.** Most drivers do this — they take an inventory of number of passengers, luggage, and consider their itinerary and then book the vehicle that’s best-suited to them. It’s a safe strategy.

**Book the smallest car and hope they run out.** It’s an open secret that car rental companies often run out of subcompacts because they’re so popular (or maybe because this strategy is so popular). The accepted industry practice is to give you a car in the next available class, which can mean a free upgrade for you. This is a risky move if you have more than two passengers and lots of luggage, because the car rental company could have the vehicle you reserved.

**Make several reservations at competing companies and try to negotiate the best deal.** Since you can make as many reservations as you want to, and then cancel them without a penalty, you can play one car rental company off another. I know of some frequent business travelers who will always make a “backup” reservation just in case they can’t get the car they want, or in case the company runs out of vehicles. I take a dim view of this, and so does the industry. Not only does it mess up the car rental company’s inventory management, but it is selfish to take more than you’ll use — particularly if you’re doing it just to see which rental agent will offer you the most favorable terms or an upgrade.

A note about specialty vehicles: If you need something that’s not on the “menu” on the car rental company’s website, don’t assume that it’s not available. Some locations may carry other kinds of vehicles, but they’re unseen to you because the reservation system they belong to uses generic photos of vehicles as suggestions of what may be available. Solution? Get the name of the location manager and call at least a week before your rental date. Ask what types of minivans or SUV they have in their fleet.

**What about fees?**

Fees are never-ending source of frustration to travelers. But they don’t have to be.

Here’s the price of a one-day rental at Orlando International Airport on one of the major car rental sites:

*Base Rate: 1 day(s) 38.99 USD*

*Taxes & Surcharges: 13.06 USD*

*Surcharge: 9.88 USD*

*- $0.60 per day, max 10 days (Energy Recovery Fee)*

*- $2.00 per day (Florida Surcharge)*

*- $0.02 per day (Waste Tire/Battery Fee)*

*- $0.78 per day (Vehicle License Fee)*

*- $2.50 per day, max 5 days (Customer Facility Fee)*

*- 10% (Concession Fee)*

*Tax ( 6.500% ) 3.18 USD*

*Mileage: Unlimited*

*Base Rate and Charges: 52.05 USD*

*Rental Options: 16.94 USD*

*Rate Rules:*

*Maximum 8 Day(s)*

*Estimated Total: 68.99 USD*

Pretty complicated, huh? At first glance, perhaps.

But let’s break it down. The base rate is a theoretical price, minus taxes, fees and rental options. No one ever pays the base rate, but the car rental company wants you to see it because 1) it makes their rental look less expensive; and 2) You know how much money the car rental company is actually making, which really isn’t that much, most of the time. (In fact, car rental profit-margins are generally razor thin.)

Mandatory taxes and surcharges are then added to the bill. I won’t annotate every one of these, except to say that you can’t negotiate your way out of them. For example, if there’s a an airport surcharge — which covers the car rental company’s cost of operating at the airport — you can’t dodge the fee by not flying in to that airport, and getting dropped off by car, train or bus instead.

Some of these fees are imposed by local municipalities, the airport or the state, and yes, they often fund stadiums and convention centers and all other manner of pet projects. But for you, the driver, the only thing you really need to know is that you must pay them. (Although you can avoid many of them by renting at an off-airport location.)

Either way, you’re best off ignoring the base rate.

The number you’ll want to pay attention to is the estimated total. That’s usually the amount of money you’ll pay, plus or minus a few percent. If you’re making a budget for your trip, that’s the figure to use.

Note that fuel-purchase options are not part of this quote. They’re optional, and you’ll have to settle on them when you pick up the vehicle. More on that in a moment.

But wait! You can also add any number of optional services to your bill. Let’s do that right now. These are daily charges.

*Rental Options:22.93 USD*

*GPS Navigation: 11.95 USD*

*Roadside SafetyNet (RSN): 5.99 USD*

*XM Radio: 4.99 USD*

*Protections – Coverages: 48.37 USD*

*Loss Damage Waiver (LDW): 26.99 USD*

*Personal Accident Insurance (PAI): 4.00 USD*

*Personal Effects Protection (PEP): 2.95 USD*

*Additional Liability Insurance (ALI): 14.43*

Note that saying “yes” to all of these choices will more than double the daily rate of your car — and again, we haven’t even added the fuel-purchase option.

The first category is more or less self-explanatory. If you need a navigation system or an XM radio, here’s a chance to rent it. You can also get the equivalent of “OnStar” for roadside service, although the car rental company also has a 24-hour, toll-free number you can call if you are in trouble. These are somewhat profitable add-ons, and I would definitely think carefully before giving them the nod. For $5 a day, you could buy a lot of new music for your iPod and simply play it through the car’s stereo. Also, many phones now have navigational system apps. And don’t forget the old-fashioned paper maps, which your car rental company should offer at no extra charge.

The second category (“protections”) is not as obvious. Car rental companies offer several insurance options. You absolutely have to think about insurance before you arrive at the counter. If you don’t, you may buy too much insurance, or worse, not enough.

Let’s have a closer look at each type of insurance.

**Loss Damage Waiver (LDW)** – This is your basic insurance, and it normally covers the loss of the vehicle and any loss of use to the rental company. (A related kind of insurance, Collision Damage Waiver (CDW) is more limited, covering the car but not damage to other property or injuries.

**Personal Accident Insurance (PAI)** — This policy will cover you and the passengers in your car if you’re injured in an accident.

**Personal Effects Protection (PEP)** — Insures the property in the car, up to a certain amount.

**Additional Liability Insurance (ALI)** — Extra protection that covers everything from bodily injury to death to property damage.

Note that the names of these insurance policies may vary based on which company you rent from.

So how do you decide which one to buy?

You need to understand a few things about car rental insurance before you do. Some of these policies make perfect sense for you and are a good deal. Others are overpriced and unnecessary. Which is which? It depends where you’re renting from, and who you are.

Make your decision before you arrive at the car rental counter. Review your car insurance policy, credit card and travel insurance before you leave, to see if your rental car is covered. Also, if you’re renting outside the United States, be sure that you are meeting that country’s insurance requirements — otherwise, you may be forced to buy insurance.

Normally, you’ll have enough coverage between your car insurance and credit card. But watch out — if you’re renting a specialty vehicle like a van or SUV, your policy may not work. Read your policy and cardmember agreement before you rent.

Point is, you want to avoid having to make up your mind at the counter. Car rental agents are trained to sell you insurance and other extras. They are not travel agents; they’re often evaluated based on how much insurance and other add-ons they can sell you when you pick up the car. You won’t be able to avoid the pitch, but you can manage it.

Here’s how smart customers play it:

**The upgrade.** If you’re on vacation and want a nicer set of wheels, why not? But you may want to turn it down to see what happens. Sometimes, agents will try to talk you into an upgrade when they have no cars in the class you reserved. If you say “no” they will give you the upgrade for free. Incidentally, there may be a time when you’ll want to turn down the upgrade. If your insurance won’t cover a more expensive specialty vehicle or if you’re concerned with gas mileage, you may be better off downgrading and getting the price adjusted.

**The fuel purchase option.** These come in several flavors, from pre-paying for a tank of gas, to paying for the fuel you consume after you return, to topping off the tank before you bring back the car. If you choose the latter option, keep your gas station receipt — you may have to show it as proof you refueled. The first and second option may work for you if you’re in a hurry or on an expense account; otherwise, go for door #3.

**The insurance.** Look, if you haven’t done your homework before you get to the counter, and have to endure the sales pitch, complete with the images of damaged cars (yes, I’ve been there) then you owe it to yourself to buy at least a basic CDW policy. Why? Because you don’t know if you’re covered, and that means if you’re in an accident, you may have to buy a $30,000 car.

**Nav systems, toll tags and XM radio.** Totally your call. You know where you’re going and what you need. If you require any of these items, then go for it.

**Don’t forget to read before you sign on the dotted line**

Make sure the options you asked for are on the final contract you sign. Some car rental employees have been known to “accidentally” check the option for insurance, and if you sign the contract accepting it, you will be charged the full amount and there’s usually no way to get the money back. It’s a tricky move, and only the most ethically-challenged rental agents do it, but in the end you are responsible for what you’ve signed. If you don’t understand the contract (or if it’s in another language) ask an employee to explain what you’re signing. If you’re uncomfortable with anything at all, don’t sign. Take your business elsewhere.

**What should I do before I drive away?**

Many car-rental problems can be avoided by taking a few precautionary steps.

Do you know how to operate the car?

Car rental companies are now offering everything from electric vehicles to hybrids to Smart Cars (microcars), and they don’t operate the same way the standard gas-operated cars do. (Don’t believe me? Try starting a Toyota Prius without first reading the manual. Go on. I’ll wait.) This is the time to ask. Car rental employees are trained to help you get acquainted with your car. Note: This is especially important if you’re switching from a right-hand to left-hand drive vehicle, where many of the switches are reversed. At the very least, check your glove compartment to make sure the manual is there. You’ll be glad you did.

**Are you ready for your close-up?**

Every rental car must be photographed or videotaped by you before you leave. I’m not joking. Most car rental companies do not adequately document the condition of your vehicle, and only a small fraction take photos of your car before you rent it. Whip out your digital camera or cameraphone, and let’s get to work.

At a bare minimum, you need shots of the front, back and sides of the car. I would recommend two close-up shots of each side, the front and rear windshield, the front and rear of the car and the roof. Don’t forget the interior: The dashboard, front seats, back seats and trunk. If you want to be extra careful, take snapshots of the wheels and under the two bumpers. Believe it or not, motorists have been billed for damage that’s unseen by the naked eye at the time of the rental. You can’t be too careful.

**Note: If you’re in a garage with low light, drive the car somewhere in the parking area that’s well-lighted to conduct your visual inspection. Do not leave without taking these pictures. Repeat: Do not leave.**

It is impossible to over-photograph or videotape the car. By the way, if you are videotaping, hold the camera steady and make sure it’s set to the highest resolution. And if you’re shooting still images, and you have the option to time-stamp the photos, make sure that’s activated on your camera.

Download these images to your PC and then upload them into the cloud for safe keeping. How long should you keep these photos? At least six months after your rental. That’s the longest I’ve seen a car rental company wait to file a damage claim. After that, feel free to delete these files.

Your car rental company should furnish you with a form where you can will be able to note the condition of the vehicle. The form allows you to identify any problems on a diagram of a car. Record any pre-existing damage on this form and make sure a car rental employee signs it. Don’t under any circumstances leave without a copy of the signed form.

**What if you see a ding, dent or crack?**

If you spot a scratch or dent while you’re photographing the vehicle, tell an attendant. You will either need to document the damage in writing or ask for a different vehicle. Don’t let anyone tell you that a dent or scratch “the size of a golfball or smaller” doesn’t count. Everything counts. My personal advice is that if the car isn’t clean and free of large dents, you need to ask for another one. Not because you’re being picky, but because you could be held accountable for those dents later on. Also, scratches and other imperfections are difficult to see when the car isn’t clean. If you need to take a flawed vehicle, be extra vigilant about noting the damage on your form. And again, make sure an employee signs off on it.

**Other reasons to reject your rental:**

• It’s not the car you reserved.

• It appears unsafe to drive (balding tires, lights don’t work).

• Registration is expired, or will expire during your rental (don’t forget to check).

• High mileage (over 50,000 miles).

• Chipped windshield. You should have zero tolerance for anything irregular on the front or back windshield.

• Wrong color. (I’m kidding.)

**How about the sign-off?**

Before you leave the airport car rental lot, you’ll pass through a checkpoint where your rental agreement and driver’s license will be checked by an employee. So don’t put those away just yet (I usually leave them on the seat next to me, for easy access.) This last check is yet another opportunity to make sure your car is what it should be. Don’t be shy about getting out of the car, walking around it and mentioning something to the employee if something looks wrong. Remember, this is your last chance.

(These procedures will vary if you’re renting from a non-airport location. For example, there won’t be a gate and pick-ups and returns — which I’ll cover later — may be handled differently. But the same principles apply: make sure you photograph your vehicle, document any damage, and know how to operate it.)

**You’ve put a dent in your rental vehicle. Now what?**

I’ve damaged a rental car (sorry, Hertz) and I’ve been through all the steps. But I’ve also helped countless others who either roughed up their rental, or were accused of it.

This is a hugely controversial issue. In the past few years, car rental companies have taken a tough position on customers who damage their vehicles. Many travelers believe car rental companies are profiting from damage claims, insisting the scratches or dents were either pre-existing or completely fictional. In some cases, they are correct.

Let’s go through the steps.

First, let’s assume that the damage isn’t major, which is to say, you didn’t total the car. If the car is undrivable, you’ll want to call the company right away, and the claims process is pretty straightforward, because no one is questioning the damage.

**The return**

A vast majority of disputed car rental damage claims happen because of little dings and dents that no one noticed. Maybe you were parked at the mall, and the SUV next to you put a little bump in your side panel when the driver opened his door. The trick is to identify any minor damage when you return your set of wheels to the rental location. You’ll want to give yourself 10 extra minutes to walk through these steps, but believe me, they’re worth it.

1) Find a well-lighted space, preferably out in the open. Whip out your camera and photograph the inside and the outside of the vehicle. Take as many images as possible. Note any dings, dents or scratches. Pay close attention to the windshield; those are the number-one source of damage claims.

2) Ask the car rental employee handling your return to walk around the car with you. That person will often be busy (tell him you can wait) or totally unavailable (see step 3). Walk around the car with the form you filled our when you rented the car and then ask the employee to sign the form or to give you something in writing, verifying that the car was returned in the same shape as you drove it away. If the employee says a printed receipt is sufficient, then at least record the name of the worker who assured you the receipt was sufficient. You may need it later, if it comes to a dispute.

3) If no one is available, go inside, ask for the name and email address of the branch manager, and send the manager a brief email with your name, rental number and a few snapshots of the car as you returned it. Is that overkill? No, and especially not if you are using your own insurance, as opposed to the optional Collision Damage Waiver offered by the rental company. It signals to the rental location that filing a frivolous claim against you will be difficult.

4) Keep your photos, video, receipts and signed documents for at least six months. That’s how long it could take the claims process.

**What about moving violations?**

If you’ve run through a tollbooth or a red light, there’s nothing you can do at this point. Your car rental company will forward the paperwork to you. In many cases, the company will furnish you with photos that establish your guilt. At the very least, it should document the time and place of the alleged violation. Review this information carefully. I’ve dealt with many tickets where the driver was out of state, and couldn’t have possibly run the red light, or where the wrong car was billed for a moving violation.

**Handling the dreaded claim**

Ideally, the car rental claims process will start when you return a damaged vehicle. An employee will ask you to fill out a claim form in which you acknowledge the damage and you explicitly agree to pay for it. Recently, some rental companies have begun charging a renter’s credit card a deductible even when there’s been no formal damage estimate. I’m skeptical of that practice. While it may be legal, I think you’re better off waiting for a bill before paying up, or asking your insurance to settle the claim.

If you purchased the optional insurance, you’re all done. You shouldn’t have to worry about anything else. But if you’re using your own insurance, or, God forbid, you’re not insured, you’re not out of the woods yet. You’re going to have to deal with your car insurance or credit card quickly (there’s a time limit on filing a claim) and then negotiate with the car rental company or an outside company that specializes in damage claims, often referred to as a subrogation management company.

**The claim by mail**

In some cases, a car rental company will discover damage to a vehicle after you’ve returned your car. If you’ve gone through the process of photographing your car and getting a sign-off from a real person, then this is a non-issue. Simply send your extensive documentation back to the claims department, and your case will be closed.

But what if you forgot to take pictures, and simply dashed off to the airport terminal? (Hey, it happens.) Well, there’s a way out of that, too.

Note: If you think there’s a chance the car was damaged while you had it, and a car rental company can show you credible documentation to that effect, then I would urge you to accept responsibility for the bill. Car rental customers sometimes say they shouldn’t be held responsible if they didn’t cause the damage. That’s incorrect. If the car was damaged while you had it, you have to pay for the repair.

**First, the bad news.** You’ll get an email or a letter from either the car rental company or a claims management company, alerting you to the damage. This can be unsettling because it often doesn’t contain many details – it only informs you of the problem and asks for your credit card information an/or your insurance information.

**Here’s the proof.** The message will be followed by an email or letter that contains photos of the damaged car and an estimate of the repair. It could also contain two fees unrelated to the repair: loss of use and diminishment of value. These fees are exactly what they say: 1) an estimate of how many days the car was out of commission, and the average daily rate it might have earned; and 2) an estimate of how much less the car is worth, now that it’s been banged up. Read everything carefully. Make sure the license plate matches the plate on your rental and that it’s the same car. (Sometimes, it’s not.)

**Pay up … or else.** If you don’t respond to the first or second letter, the car rental company will threaten to refer your case to a collections agency. This is probably the last time you’ll hear from the agency, and it is your last opportunity to come to an agreement. By the way, if you fail to respond, you won’t just have a collections agency harassing you, but you’ll also be blacklisted from ever renting from the agency again.

**Strategies for disputing a claim**

Again, assuming you are absolutely certain that you returned your car undamaged, here are the steps.

• Politely tell them you didn’t do it. This should be done in writing, not by phone. Resist the urge to get an immediate resolution. The process takes time. Be as detailed as you can in your explanation, but keep your initial letter tight. Most of these rebuttals are rejected, but all the same, they are a necessary part of the claims process, and you’ll need to get your denial on the record.

• After the denial, send a more strongly-worded email to the car rental company, restating your position. Copy your insurance company. By now, you should have received a repair estimate. Feel free to challenge some of the items, including loss of use and diminishment charges, which can be as inflated as your repair bill. With a little prodding, I’ve seen these charges lowered or even removed.

• If that doesn’t work, I would recommend appealing to a manager, a customer-service vice president or the CEO. This is a good time to loop in your attorney and the insurance commissioner in the state in which the car was rented. I’ve spoken with damage claim companies who say that if it gets to this point, and the damage is less than $500, they will drop the claim as a matter of policy. And if none of those strategies work, call me.

**Is this a scam?**

Your scam radar should be on full alert if you see any of the following.

• A claim that’s a few dollars short of $500, which is the standard car insurance deductible. This may be a sign that the car rental company is trying to ding you for a trumped-up damage claim. It doesn’t want to go over $500 and invite the scrutiny of an insurance company.

• A damage claim for normal wear and tear. If an essential part of the car stopped working on your watch, and it was due to a maintenance problem, then it’s not your fault. A car rental company is responsible for changing the oil in its cars and keeping the fluid levels where they ought to be.

• Damage to a part of the car that’s unseen to a normal person. That would include the roof and the undercarriage. Almost no one checks the roof before they rent a car and no one crawls under the car. It’s really their word against yours that something happened.

• A cleaning fee for smoking or pets — especially if you don’t smoke or didn’t bring your dog or cat on your trip.

**Can you ask for an independent review of your repair bill?**

Generally, the answer is “no.” Car rental companies can’t be bothered with getting a second opinion when they’re processing thousands of claims. But that shouldn’t stop you from questioning the bill or doing your own research in order to determine if you’re being billed the right amount.

**Car rental cases**

*Remember when I said you should cross every “I” and dot every “T” when you return a car. I wasn’t kidding …*

**I signed the damage form – now they want me to pay**

**Question**: My wife and I rented a minivan from Enterprise. Before signing the contract, an Enterprise representative and I looked around the vehicle for damage. We noticed some damage on the bumper in the rear of the vehicle and noted it on the contract.

I took good care of the minivan and we never parked in an area where the cars were close. I took extra special care of the rental and even vacuumed it before returning it.

When we returned the minivan, a young Enterprise employee inspected the interior and exterior. He noticed a light scratch on the rear bumper and asked the assistant manager — the same person who inspected the car when we picked it up — to take a look as well before documenting what he saw.

The damage was so minor that the assistant manager had to kneel down to get a closer look. Even if I had noticed this minor scratch during our initial inspection, I probably would not have pointed it out.

I asked to speak with the assistant manager’s boss and he informed me that it was simply a formality and that the light scratch could potentially be buffed out. He also mentioned that he would call me if a claim were necessary. I never got that call.

They did, in fact, complete a damage report and like an idiot, I signed it. The report simply states the damaged part of the vehicle as a long scratch and that I was not aware of its source.

A few weeks later, I received a letter in the mail from Enterprise requesting that we contact our insurance company to inform them of our claim or to contact them so that they may communicate the estimate for the damages to the minivan.

I believe the damage that was observed when I returned the vehicle was already there before I rented it. But I signed the damage report. Will it be hard to prove my side of the story with this error on my part? — **Leigh Barber**, *Chicago*

**Answer**: It depends on what you signed. If the form said you accepted responsibility for the scratch, then you’re responsible for it. But the manager’s assurance that it could be “buffed out” and his promise to call you if a claim were necessary, left you with the impression that the form was nothing more than a formality.

I can’t blame you for feeling misled.

While most car rental companies wouldn’t trouble their customers with a claim unless it was serious, some see damages as a profit opportunity. If you don’t believe me, just pick up a trade magazine for the car rental industry. You’ll find ads for claims companies that all but guarantee you’ll make extra money by pursuing every claim, no matter how small.

Obviously, you shouldn’t have signed the form if you didn’t damage the car. But this also underscores the importance of a careful pre-rental inspection. Note every ding, scratch and dent, no matter how insignificant. Unless you’re the first person renting the car, you should be scribbling notes on the rental agreement, pinpointing every scratch and smudge. Don’t forget the roof.

In the end, Enterprise would have to prove that it replaced the bumper, which might have been difficult. Before you contact your insurance agency to make a claim, the car rental company would not only need to furnish you with evidence that it made the repairs, but also that the damages happened on your watch. I’d give anything to see the repair records for a small scratch.

If the car rental company had persisted, you should have copied the Illinois Department of Insurance, your insurance company and an agency like the Better Business Bureau, on your grievance. That would have sent a strong signal that you believe this claim to be frivolous and that you don’t intend to roll over a second time.

I contacted Enterprise on your behalf. It contacted you and agreed that the damage to the van was “found to be pre-existing” and dropped its claim.

*Here’s what happens when the claims process drags on.*

**A $481 bill for damage I didn’t do?**

**Question**: I’m trying to resolve an issue with Alamo and have not been able to communicate directly with anyone at the claims department. Now they’re threatening collections and legal action. I’m in the process of buying a house and can’t afford a ding on my credit rating.

Here’s what happened. I rented a car from Alamo in San Francisco for three days recently. It was parked most of that time and the vehicle was definitely not damaged during my rental.

When I arrived in San Francisco, I checked in at the rental Alamo rental desk. I was directed to select any of the cars in a certain row in the dimly lighted, multi-level parking lot. There was no attendant to assist me. The keys were in the car. I selected the only Toyota.

I walked around the car for a visual inspection, noticed that it was slightly dirty in front, but I saw no dents or dings. I considered having them run it through the car wash again, but I had an appointment to get to.

I drove the car 81 miles during the weekend rental period. I parked carefully, pulling in facing a wall or building. No one could have impacted the car from the front during the time it was parked. When I drove it, I didn’t run over or hit anything.

When I returned it to the airport, the agent walked toward the car from the front and said to me as he approached, “What did you hit with the car?” I thought he was joking. He pointed out what appeared to be a crack in the lower portion of the front grill. I didn’t see it right away — I had to get down low to view it. It would have been easily missed in the parking garage where I picked it up.

I disputed the damage on the spot, telling him I didn’t hit a thing and that this damage had to have been pre-existing. But I received a letter from Alamo’s damage recovery unit for $481. Can you help? — **Mary Dampier**, *Coronado, Calif.*

**Answer**: Alamo should have given you the keys to a clean car and offered to inspect it before you left the airport. But you could have also prevented this with a few easy steps.

Always take a picture of your rental car with a cellphone or digital camera. If possible, ask an employee to walk around the vehicle, noting even minor damage. If no one is available, then make notation of the damage and ask an employee to acknowledge the car’s condition before you leave.

I reviewed the correspondence with Alamo and the photos of the car you were alleged to have damaged. I posted the pictures, along with the letters, on my website and asked readers for their feedback. They noted several problems with your rental, including the amount of the damage claim (which was suspiciously close to your $500 insurance deductible) and evidence that the damage it showed you in the photographs weren’t from your vehicle.

Although Alamo’s parent company, Enterprise, insists that damage claims such as yours are not a moneymaking scheme, stories like yours do make customers wonder. If Alamo was really concerned about the state of its cars, it would vigilantly photograph the vehicles before every rental and conduct a thorough inspection — not wait until the end to point out every little ding, dent and scratch.

I contacted Alamo on your behalf. It dropped its claim.

*Why research your insurance before your trip? Let me tell you a little story …*

**Question**: We booked a Budget rental car in Israel through Expedia recently. When my father arrived in Tel Aviv to collect his car, Budget would not give him the vehicle without mandatory theft protection and collision damage waiver. Since the policies are mandatory, shouldn’t they have been included in Expedia’s prices?

We had two other bookings through Expedia and Budget, which we tried to cancel. We couldn’t (Expedia said we had an incorrect reservation number).

We decided to go ahead and book through Budget directly, thinking it would be sorted out at the time of car hire collection. Big mistake. We were unfortunate enough to meet one of the rudest individuals I have encountered at the Budget car rental counter and he refused to honor the direct booking with Budget, only honoring the much more expensive Expedia one.

Can you help us? — **Marissa Barashi**, *Roselle, N.J.*

**Answer**: Expedia should have quoted an all-inclusive rate when you booked your car. When it became clear that it didn’t, a quick call to the online agency should have fixed the problem.

Why? Because Expedia’s wide-ranging “promise” says it will help, guaranteeing that, “Whether you have questions about your itinerary or need help resolving a problem with the trip you booked, we’re here to help 24 hours a day, seven days a week.”

The online agency should have been able to retrieve your reservation through your full name, address or email. I have no idea what went wrong, but it’s pretty clear that Expedia didn’t keep its promise.

Some countries — and Israel is one of them — have mandatory insurance requirements. Those should have been noted when you made your reservation through Expedia. I checked the site after bringing your case to the company’s attention, and the insurance requirements are not disclosed until you click on the fine print, under “certain conditional charges.”

Expedia can do better.

Budget shares some of the blame for your negative car rental experience. The rude employee you dealt with should have been more understanding of the situation, and at least honored the less expensive reservation. If you’re ever in a situation like that again, try appealing to a manager or phoning the corporate office to make your case.

In the end, this problem could have been averted if Expedia had given you an all-in rate on the rental. Which is to say, insurance is required, and here’s the actual rate you’ll have to pay. It didn’t do that.

I contacted Expedia. The company agreed to reimburse you for the additional cost of the mandatory insurance you were required to buy. It also reviewed the details of your rental with Budget and threw in a $100 coupon by way of apology.

*If you don’t get the fuel purchase option, you’ll want to read this cautionary tale.*

**The needle is on “F” but I’m not done paying**

**Question**: I recently rented a car from Alamo, and I encountered a questionable practice that I wanted to let you know about.

I’ve used Alamo many times in the past, always returning the car with a full tank. Last month, after bringing back my rental in Tucson, Ariz., an Alamo attendant verified the full tank and gave us a receipt.

After we left, apparently Alamo felt the need to try and squeeze more gas in the tank, even after their employee confirmed a full tank, and charged us the inflated rental-gas price for two gallons.

They didn’t even try to notify us by phone, email or letter. This seems very sneaky and underhanded. I wrote them two emails, but never got any reply or explanation.

It’s not a huge amount of money, but rather the principle and the deceitful tactics to make a few extra dollars. I thought you’d be interested in this episode, if you haven’t heard of this practice, and perhaps could warn others in your column. — **Stephen Farr**, *Sacramento, Calif.*

**Answer**: When the car rental agent checked your tank and offered you a receipt, you shouldn’t have been charged extra. But if Alamo decided you owed it money, the least it could have done was to let you know — not find out when you checked your credit card bill.

Alamo’s failure to notify you only deepened your suspicion that the company was trying to pull a fast one. And mine, too.

Alamo’s terms and conditions at the time describe your fuel purchase option. First, there’s a “prepaid gas option” that allows you to buy an entire tank of gas before your trip. And second, there’s an option to return the car with a full tank.

“If you return it with less than a full tank, you must pay Alamo for all fuel that you used but did not replace,” Alamo warns. “The price for fuel will be substantially higher than the local retail pump prices, plus applicable taxes.”

Stories about fuel-purchase requirements are the stuff of legends (just do an Internet search on “Alamo” and “gas tank.” I wrote about one unhappy Alamo customer on my blog a while back, who was asked to show a receipt for gas after he returned his vehicle with a full tank. He refused.

I understand a car rental company’s reasons for wanting to ensure the tank is full, but I think it’s going about it in the wrong way. First, Alamo should have been more specific about its “full tank” requirement.

How do you determine if the tank is full? Is it a needle on “F,” a receipt from a gas station, the color of your attendant’s mood ring?

None of this was spelled out on Alamo’s site before you rented your car, or in your contract, and so the company apparently reserved the right to retroactively charge you for two extra gallons. That doesn’t seem fair.

If Alamo didn’t respond to your emails, I would have appealed to an executive at Enterprise, which owns Alamo. Failing that, try disputing the additional charges on your credit card, since you never approved them.

Good thing none of that was necessary. I contacted Alamo on your behalf. You received a call from a manager shortly after that, apologizing for the overcharge and offering you a full refund, plus a voucher for a two-day rental.

**Company contacts**

**Avis**

*Avis owns the Avis and Budget brands. It generally offers a quality car rental product, although there are occasional complaints about overly vigilant damage claims.*

http://www.avis.com

6 Sylvan Way

Parsippany, NJ 07054

For customer service inquiries: P.O. Box 699000,

Tulsa, OK 74169-9000

(973) 496-3500

(800) 352-7900

How to get through to an operator: press “0”

Primary email: custserv@avis.com

Twitter

@AvisWeTryHarder

Primary contact

Kathie Sullivan

Director of customer service

4500 South 129th East Ave

Tulsa, OK 74169

(918) 624-4082

Kathie.Sullivan@avisbudget.com

Chief executive

Ronald L. Nelson

Chief executive officer

4500 South 129th East Ave

Tulsa, OK 74169

(973) 496-7895

Ron.Nelson@avisbudget.com

**Enterprise**

*Enterprise owns the Alamo Rent A Car and National Car Rental brands. It generally offers a quality car rental product, although there are occasional complaints about overly vigilant damage claims.*

http://enterprise.com

600 Corporate Park Drive

St. Louis, MO 63105

(800) 264-6350

(800) 261-7331

Fax: (314) 512-4706

How to get through to a person.

Press 3 at prompt.

Customer service resources

Twitter

@EnterpriseRAC

Primary contact

Steve Bloom

Senior Vice President of Enterprise Fleet Management and Car Sales

sbloom@erac.com

(314) 512-3930

Secondary contact

Donald Ross, Vice Chairman

dross@erac.com

Chief executive (\*)

Andrew C. Taylor

Chairman and Chief Executive Officer

taylor@erac.com or andrew.c.taylor@erac.com

(314) 512-2206

**Hertz**

*Hertz has a better-than-average reputation for customer service, although recent efforts to collect new fees from its drivers have made a dent in it. Still, the company does far better than many other car rental companies.*

http://www.hertz.com

225 Brae Boulevard

Park Ridge, NJ 07656

(201) 307-2000

(800) 654-3131

How to get through to an operator:

Press no keys. Wait for operator.

Hertz Worldwide Customer Relations

P.O. Box 26120

Oklahoma City, OK 73126

(800) 654-4173

(888) 777-6095 and press 3 at first prompt

Customer service resources

Primary e-mail

CustomerRelations@hertz.com

Primary contact

Brian Dickerson

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bcdickerson@hertz.com

(201) 307-2000

Secondary contact

Joseph F. Eckroth

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Mark P. Frissora

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mfrissora@hertz.com

(201) 307-2000