



Does auto insurance cover a rental replacement car after an accident?

Yes – IF you have rental reimbursement on your policy

Auto Insurance

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If you rely on your car, rental reimbursement is an inexpensive and invaluable option that you'll want to consider adding to your auto insurance policy.

On average, a car is in the repair shop for two weeks after an accident and renting a replacement vehicle for that amount of time can be costly. Many insured drivers are surprised to find out that their auto insurance does not automatically cover the cost of their rental because they've overlooked the policy option known as rental reimbursement.

Rental reimbursement coverage is available for a nominal extra amount with almost every auto insurance policy, although the option is often bypassed by those who are shopping for the lowest cost premium.

But there are a number of other ways to save money on auto insurance and, if your car is in the shop for an extended period, rental reimbursement can be a bargain. Even if your accident is another driver's fault, the details of a claim may take time and you may have to wait get his or her insurance company to agree to pay for your rental car. With your own replacement rental coverage, there's no waiting.

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Next steps: Renting a car? Here's what you need to know about insurance for your rental.

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