



The Rental Counter Checklist

Decide before the counter

Educational information only, not insurance or legal advice.

Confirm coverage with your insurer, card issuer and rental company. We are not an insurer or rental company.

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1. Ask at home

Two short calls before your trip: your auto insurer and the card you'll pay with.

Ask	Question	Answer
Insurer	Does my liability coverage apply to a rental car?	
Insurer	Do collision and comprehensive apply, and does my deductible apply?	
Insurer	Are loss-of-use, towing and admin fees covered?	
Insurer	Does my policy cover me in the country I'm visiting?	
Card	Is the rental benefit primary or secondary?	
Card	What must I do to qualify (pay in full, decline CDW)?	
Card	Which countries, vehicles and rental lengths are excluded?	
Card	Can you send a letter of coverage for the rental desk?	

2. The counter options

Decide now which you'll accept. Circle your decision.

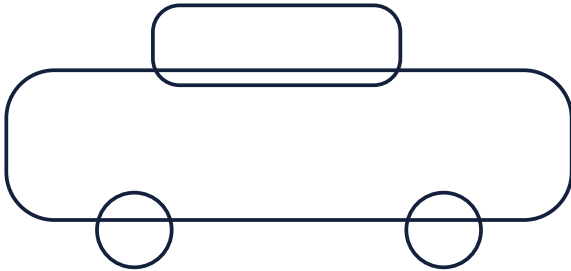
Option	What it is	May already be covered by	My decision
CDW / LDW	The rental company waives charges for damage to or theft of the car, under its terms.	Your collision/comp (US), or a card benefit	Accept / Decline
SLI	Extra liability protection for damage or injuries you cause to others.	Your own auto liability (often, in the US)	Accept / Decline
PAI	Medical and accidental death benefits for you and passengers.	Your health insurance, life insurance	Accept / Decline
PEC	Theft of belongings from the car.	Homeowners or renters insurance	Accept / Decline
Roadside	Lockouts, flat tires, jump starts, towing.	Your insurer, motor club or card	Accept / Decline

Destinations

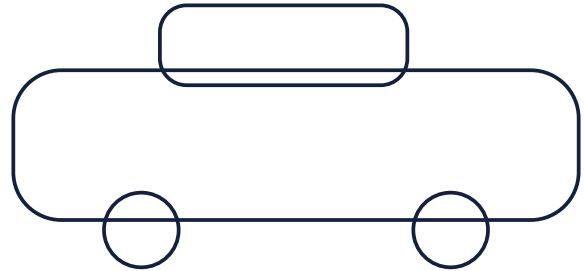
Going to	Check
Canada	Proof of insurance accepted in Canada; rental cross-border permission.
Mexico	Liability insurance from a Mexico-licensed insurer; rental permission; vehicle permit if needed.
Europe and beyond	What the rental price includes and the excess; card country exclusions; International Driving Permit (AAA or AATA).

3. Inspect the car

Mark every scratch (S), dent (D) or chip (C) before you drive away.



Left side



Right side

At pickup	Done
☐ Video a slow walk-around, including roof, wheels and windshield	
☐ Photograph every mark with the agreement visible	
☐ Note fuel level and odometer	
☐ Ask staff to record existing damage on the agreement	
☐ Save the rental company's accident and roadside numbers	
At return	Done
☐ Video the car in the return lane	
☐ Photograph fuel gauge and odometer	
☐ Get a receipt or check-in record showing no new damage	

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