Don't clutch over rental transactions

By Susie Woodhams GLOBE CORRESPONDENT

In the introduction and first chapter of his new book, "Palmento: A Sicilian Wine Odyssey," Robert Camuto writes of breaking more laws in 20 minutes than anytime in his life, driving behind a winery employee to a restaurant in Sicily's countryside. He lauds the island as his kind of "terra santa," or holy land, from "the anarchic street markets of old Palermo, to the morning stillness of the vineyards and lava flows of Mount Etna."

What the book doesn't describe is how he broke that stillness one morning in 2008. He smashed a window of his rented Fiat Panda with a hammer provided by his hotel owner.

With a scheduled appointment looming and only two hours before his flight at Catania Airport, Camuto had accidentally locked his car keys in the trunk. Calls to the Hertz desk went unanswered. (This was, after all, Italy, on a Saturday morning.)

"There was nothing else to do," Camuto said.

Of course, this isn't the kind of experience most travelers seek, but it happens. And too often. tense moments involve rental cars. In her years covering Lance Armstrong's record seven consecutive Tour de France victories, Suzanne Halliburton, a sportswriter in Austin, Texas, was a victim of two faulty clutches, two blown tires, and a lost car key luckily found before Avis sent a tow truck to bring the car from Nantes to Paris.

Just as much as bad luck, poor rental-car planning can slow down a European trip and sour vour mood.

"Probably of all the decisions you make planning a trip, from buying airline tickets to finding hotels, you can get in more trouble faster renting a car," said Bob Bestor, who founded Gemüt .com, a travel agency based in Ashland, Ore., that specializes in car rentals in Europe.

You may think it's easy to go online and rent the car, whether directly from one of the big companies or a price-comparison



Car rental customers in Bordeaux, France, or on the Internet should be prepared for fine print, insurance complexities, credit card contradictions — and fewer automatic transmissions

website. Expedia recently gave me a quote of \$331 for a five-day Avis rental in October, picking up a midsize four-door with automatic transmission at the Bordeaux airport. The rate dropped to \$283 if I picked it up at a location eight miles from the airport. In both cases, "estimated taxes and fees" were included.

But while you often save money on the basic rate paying online in dollars, you still have to make some potentially costlier decisions involving other "extra" fees, particularly the company's insurance for collision and theft. Depending on the country, car, and rental agency, that can combine to cost \$13 to \$65 a day. Europcar lumps it together and calls it 'super" loss damage waiver, while others sell the coverages separately, and in most cases, only offer no deductible (or greatly reduced) if you pay for the "super" variety.

I had always assumed it was best to decline the rental company's coverage and rely on my credit card insurance, because

it's free, there's no deductible, and it covers collision and theft. But some credit card companies won't cover you in countries such as Ireland and Italy, and some car rental companies won't let you decline their insurance at the counter unless you provide written proof that you are covered.

In most cases, your credit card company will not cover you unless every cost involving the rental is charged to the card. They won't cover you if you accidentally accept the rental car company's insurance when signing the contract; if you exceed the number of days they allow; or if you rent a vehicle they don't cover, such as trucks, vans, SUVs, motorcycles, or some exotic car.

Bestor recalled a client once disregarded his advice to bring one of the two Mastercard premium cards that an Irish rental company accepted for insurance (with written proof of coverage).

"He thought his American Express would cover it, which it wouldn't," Bestor said. "He ended up paying something like \$600

[for insurance] for an eight-day rental, which is amazingly expensive for collision and theft, and he wasn't aware that there was a 1,200 euro deductible. Then he messed up a wheel, so he ended up paying about \$2,000 even though he had insurance."

CreditCards.com posts on its site a chart comparing various credit card companies' rental car insurance policies, while Gemüt .com also has an extensive guide to renting cars in Europe. But it's best to thoroughly read and compare rental car policies and your credit card policy on line before you rent. You should also bring a printed copy of your credit card coverage with you if you choose that route, and be prompt alerting both companies to problems as well as filing accident reports

Also be prepared to study the paint on your rental car more carefully before leaving the lot as well as before handing back the keys. Take pictures, or better yet, take video. And make sure the rental clerk signs off on the car's

condition when you do - or else you may find out a month later that you've been billed for not only repairing a scrape you didn't cause, but also the amount the rental car company believes it lost because the car was in the shop (its "loss of use" fee).

College students studying abroad might be surprised to find the rental age varies — from 25 in Ireland to 21 in other countries to 18 in Italy - and contracts often include hefty "young driver" fees and insurance.

And don't forget there's a scarcity of automatic transmission cars to rent in Europe. Before a trip to Spain last March, Joe Basconi, 23, a graduate student at the University of Virginia, reserved an automatic online through Europear. Just in case there was a mix-up, he asked his mom for a refresher course in driving a stick shift. Sure enough, when he arrived in Valencia, the agency only had manual transmission cars.

"I had to give it a try, but I realized pretty quickly if I couldn't take it out of the lot, I shouldn't take it out on the road," said Basconi, who needed to drive four hours and through mountains to his sister's college.

Fortunately, Europear let him out of his agreement, and suggested he try National across town, where the only automatic available was a Smart Car - a tight squeeze for Basconi, who is 6-foot-1, his 5-foot-11 sister Gina and their suitcases. But at least he felt more secure than with a manual transmission.

Camuto, meanwhile, confessed he's no stranger to rental car accidents, which is why in Sicily he didn't think twice about buying the "super sicuro," no-deductible insurance that cost an extra 85 euros (at the time about \$120) for five days — and covered the window he broke.

"I don't want to have to fill out reports and deal with the bureaucracy," Camuto said. "All that can ruin the tail end of an otherwise good vacation or trip."

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