



The State of New Hampshire Insurance Department

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Consumer Travel Advisory

With summer underway, the New Hampshire Insurance Department is issuing the following Consumer Advisory for Granite Staters to consider before taking their summer trips or vacations. Contact the New Hampshire Insurance Department with any questions or concerns you may have regarding your insurance coverage at 1-800- 852-3416 or (603) 271-2261, or by email at consumerservices@ins.nh.gov.

1. Rental Car Coverage:

When you're renting a car at the airport or at another rental car location, you will be asked whether you want to add insurance to your rental car, or whether you want to waive the insurance. Rental car insurance is insurance that covers you when you rent a vehicle directly from a rental car company.

The most common question when it comes to renting a car for domestic travel is "do I need rental car insurance coverage?" The answer is: it depends. You want to make sure you and your rental vehicle are covered, but you don't want to pay for unnecessary duplicate insurance coverages.

- Contact your auto insurance company and ask to what extent you would be covered if you rent a vehicle for personal (not commercial) use and you are in an accident. The insurance company will review your coverages with you and explain the scope of protection you would receive while driving a rental vehicle. This would give you a valuable opportunity to expand coverage if desired. You do not need to wait until you travel to make this potentially valuable contact.
- If you're renting a car of similar value to your personal car, in all likelihood your auto insurance coverage will be adequate for the rental. However, your personal auto policy may not cover the gap between the rental car value and its replacement cost. If you're renting an expensive, late-model vehicle, purchasing the extra auto insurance coverage offered by the rental company may be a good idea.

It should be noted that "Rental Car Coverage" is different from and should not be confused with "Rental Reimbursement Coverage", which is an add-on to your auto insurance policy that provides reimbursement for a rental car in the event your vehicle is being repaired due to a covered loss or accident.

2. Travel Insurance:

Travel insurance generally covers a very specific list of reasons for cancellation, delay or interruption of travel. Before you buy a policy make sure you review these situations carefully. The NHID cautions consumers that these policies are extremely detailed as to the exact situations that they will and will not cover, and do not provide broad grants of coverage. If there you have a specific concern, you should work with the insurance company to determine to what extent the policy would or would not cover your concern.

- **Trip Cancellation:** Reimburses pre-paid travel expenses if you aren't able to take your trip due to your illness or death.
- **Travel Delay:** Reimburses pre-paid expenses if you aren't able to take your trip because of a travel delay, such as a flight delay or cancellation.
- **Trip Interruption:** Reimburses pre-paid expenses if your trip is cut short due to some misfortune listed in the policy or due to your illness or death, although pre-existing conditions and suicides are typically excluded. Covered reasons might include bad weather, airline strikes, terrorism, jury duty, fire or flood damage to your home, or the death of certain family members.

3. Health/Accidental Death Insurance:

When considering a medical or accidental death travel policy, ask about pre-existing conditions and age limits, as how companies deal with these factors can vary widely. Read the terms of coverage carefully if you have a pre-existing condition and be prepared to pay a higher premium to cover them. American health insurance is generally not accepted outside of the United States.

To find out more about the extent of your coverage, speak with your health insurance agent or health insurance company before you leave home.

- **Medical/Health:** Reimburses medical and emergency health care expenses that you incur because of an illness or injury while you're traveling.
- **Medical Evacuation:** Provides emergency transportation to either a hospital in the geographic region where you are and/or transportation back to a hospital near your home.
- **Accidental Death:** This coverage is usually split into three parts:
 - **Air Flight Accident:** Covers death or dismemberment during flight only.
 - **Common Carrier:** Covers death or dismemberment while traveling on public transportation such as a plane, ferry, train, bus or taxi.
 - **Accidental Death:** Covers death or dismemberment at any time during a trip.