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## BUSINESS AND MONEY CONSUMER AFFAIRS

# What you need to know when renting a car abroad



Maltese travellers on holiday abroad are increasingly opting to explore their foreign destinations independently by renting a car as this offers them greater flexibility and the freedom to discover the surrounding attractions. However, renting a car in another country comes with important responsibilities and considerations.

Whether you are a first-timer or a seasoned traveller, here is what you should know before and during your car rental experience.

### BOOKING: DIRECTLY OR VIA A PLATFORM?

One of the first decisions you need to take is whether to rent directly from a rental company or via an online platform. Both options are valid, but it is essential to understand the differences.

If you book through a platform, even if you add the insurance offered by the same platform, you often still need to leave a substantial deposit, typically between €1,000 and €2,500, depending on the vehicle. Should you be involved in an accident you will be liable for damages up to the maximum excess outlined in the contract. You may later claim the amount from the platform's affiliated insurance provider, if

Conversely, renting directly from the company and buying their insurance policies usually gives you more comprehensive coverage. Many rental firms offer three levels of protection, including one that covers virtually all scenarios and requires no deposit. While this option is generally more expensive, it offers greater peace of mind, provided you follow the contract terms and local laws.

#### DURING THE RENTAL PERIOD

Before signing the rental agreement, it is essential to carefully read the terms and conditions and clarify any queries you may have thereon with the rental company.

And before entering your rented car, inspect the vehicle thoroughly in the presence of the rental company's representative.

Document any existing damage and ensure it is recorded. Verify the mileage, fuel level, and that the vehicle is equipped with the necessary emergency tools. Crucially, take photos and video of the car from all angles before driving off. These will serve as proof of its condition and could protect you from being held responsible for pre-existing damage.

Should you be involved in a car accident during your trip, contact the rental company immediately. In most instances, the rental company will require a police report.

Should you experience engine trouble, never attempt car repairs without the rental company's consent, and always follow the company's instructions if any such problems arise. Minor issues such as a flat tyre can usually be resolved independently.

At the end of the rental period, return the car to the company's car depot during office hours whenever possible. This will allow a company representative



Before signing the car rental agreement, read the terms and conditions carefully, and before entering the car, inspect it thoroughly in the presence of the company's representative. PHOTO: SHUTTERSTOCK.COM

to inspect the car, confirm its condition and immediately begin the process of releasing your deposit, which should usually be completed within 48 hours. If you can only return the car after office hours, follow the car rental company's instructions precisely, and after you park it in the designated area, take photos/video of it for your records.

#### OTHER IMPORTANT ISSUES

Some other practical details to be aware of:

 Most car rental companies require a valid credit card in the name of the main driver to secure the deposit. This is a standard procedure, and in many cases, debit cards are not accepted. Travellers without a credit card may be refused service or be required to buy additional insurance, so it is best to check the company's policy in advance.

• Age matters when it comes to car hire. Many rental companies enforce both minimum and maximum age limits. Typically, drivers under the age of 25 or over 70 may face additional fees or restrictions. In some cases, they may not be allowed to rent certain vehicle types altogether. Always read the terms carefully, especially if you are below 25 or over 70 years of age.

 Most car rental companies also request a separate deposit of around £200 to cover potential traffic fines even if you buy their insurance policy. Remember, not being familiar with local road signs or traffic laws is not a valid excuse for not observing them.

· Regarding the fuel in the rented car, some companies operate a "full-to-full" policy, whereby you receive the car with a full tank of fuel and are expected to return it the same way. If you do not do so, you will be charged for a full tank of fuel, sometimes at a higher rate. Another option is "full to empty" whereby you prepay for a full tank of fuel and are allowed to return the car with its fuel tank less than full, or nearly empty. The latter option may seem more convenient, but if you do not use all the fuel in the tank before returning it, you would have paid for this fuel for nothing.

· Always notify the car rental company in advance if you intend driving across national borders, as some firms do not allow cross border travel. Failing to disclose your travel route may invalidate your car insurance.

Renting a car abroad can enhance your travel experience, giving you greater freedom to explore your holiday destination at your own pace. But it also requires careful attention to detail and a thorough understanding of the car rental agreement. By being informed and prepared, you can ensure a smooth and stress-free journey on the road.

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