

Legal Lead Story: Waiving a waiver? Rental car protection



Whenever you rent a vehicle, the rental agency presents you with the option to purchase a waiver or insurance coverage to protect you in the event the rented vehicle is damaged or stolen. This coverage is a moneymaker for many rental agencies and, depending on the vehicle you rent, can comprise a sizeable chunk of your daily rental rate. Before you say "yes" think about whether you really need to pay for coverage. Consider these possible alternatives:

Your credit card Some credit card companies provide automatic coverage when you use your card to rent a vehicle. For example, many Visa customers have the benefit of auto rental collision and theft damage coverage if they use their card. In the event your rental is covered by an automobile insurance policy which is insufficient to pay for all the damages, your credit card company would provide secondary or additional coverage. Credit cards usually cover only damage to or loss of the rented vehicle but not for other vehicles or personal property. There may be no personal liability coverage for bodily injury or death claims. Some credit card companies will provide coverage for towing, but many may not provide for diminished value or administrative fees.

As you would expect there are exclusions and limitations on coverage such as length of rental period, type of vehicle being rented, country in which the vehicle is rented, damage to the vehicle due to your use of alcohol or drugs, theft or loss of your personal belongings in the rental vehicle, etc. You should read your credit card agreement or contact your credit card administrator to confirm these exclusions and limitations and gain other information regarding coverage. Compare all credit cards you own or have access to in an effort to determine which provides the best coverage.

Your automobile insurance Even if your credit card does not cover your vehicle, your own automobile insurance policy may provide coverage. Read your policy and ask your insurance agent to confirm or deny the existence of coverage. Even if you have automobile insurance coverage that would apply, make sure you have the right type of coverage. You must have collision and comprehensive coverage on your policy. If you will be using the rental vehicle for business purposes, your personal automobile insurance coverage may not apply. You should check with your employer to see if there is a business policy that would cover the rental vehicle. If you are self-employed or own your own business, review your business auto policy to determine coverage. (See Legal Lead Story p. 2)



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Legal Lead Story (continued from p. 1)

Be sure to consider the amount of insurance coverage you have in relation to the value of the vehicle you will be renting. If you own an older vehicle, the property damage limits of your insurance policy may not be enough to fully cover damages to a newer model rental vehicle.

Before you rent a vehicle, review your auto policy and your credit card agreement(s) to see if you can refuse the rental waivers. Save your money for other necessities like gas and food. -OLO

Healthful Hints: Sleep Tight Tonight

A good night's sleep is a good foundation for a productive day. Sleep deprivation causes drowsy driving, dozing at work, inability to concentrate, and other woes. Here are some hints to help you get better sleep:

Get a good pillow. Get a comfortable pillow for your heavy head.

Rotate/flip your mattress every 2-3 weeks. Just as you rotate tires on your vehicle, you should rotate and flip your mattress so it wears evenly. Try the following pattern: Week 3—rotate head to foot, Week 6---flip it over, Week 9---rotate head to foot, Week 12---flip it over. Repeat.

No TV in the bedroom. Stimulating the senses contradicts the body's attempt to relax and sleep.

No caffeine, alcohol, or nicotine before hitting the sheets. These things are not good for the body any way. Some studies say it can take hours for the body to eliminate caffeine and its effects. (See Healthful Hints p. 3)



UNCG FallFest Website:
www.uncg.edu/ure/fallfest

UNCG FallFest Weekend 2008! September 26-28

Once again, it's on! The last weekend in September is UNCG's annual celebration with food, festivities, and fun. This year's event includes the Children's Festival, a cake celebration for the 40th anniversary of the Neo Black Society, the second annual Pam Wilson Memorial Scholarship Fund reception, the Parade of Chariots, and much more. The recently renovated and reopened Alumni House and Aycock Auditorium will be available for tours.

For the full FallFest schedule, visit www.uncg.edu/ure/fallfest/map_biglist.html. Save the dates and make plans to return to campus. I hope to see you there. Go [Spartans!](#)

Healthful Hints: (continued from p. 1)

Get your body on a sleep schedule. Your body's sleep-wake cycle is a valuable clock indeed.

Exercise regularly. Regular physical activity helps your sleep come quicker and be more restful. Try it and see. What do you have to lose? Obviously much less than you have to gain.

Limit naps. Keep your naps infrequent and under 1 hour in length. Try to take them mid-afternoon. Ideally, you want to sleep only at nighttime.

Avoid sleeping pills. Medication interferes with your body's natural sleep rhythms. Consult a doctor if you are thinking about taking sleep aids.

For more info on better sleep, visit www.helpguide.org/life/sleep_tips.htm. You need your rest. -OLO



Check these websites:

Retirement calculator Working for a living? Well, you should be working for retirement too. How much do you need to be saving and what financial vehicles can help you reach your retirement goals? Use a free tool designed to help you answer these key questions. Visit <http://cgi.money.cnn.com/tools/retirementplanner/retirementplanner.jsp>.

Golf course locator Tired of playing the same old courses? Planning a golf trip or looking for a course near your next travel destination? Try <http://search.golf.com/golf-courses/us.html> to find courses across the United States. While at the website you can get golf tips, read the latest golf news, order equipment, or otherwise feed your thirst for golf information. I am now a beginning golfer and I love this website. Fore!

Find cheap gas! Visiting the gas pump has become a more expensive and frustrating endeavor. We all need gas to power our vehicles so that we can get to work, the golf course, etc. Before you fill up again, check <http://www.gasbuddy.com/> for the best prices in your area.

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