

Direct Travel Insurance Launches Direct Car Excess Insurance Products

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(PRWEB UK) 24 February 2013 -- Direct Travel Insurance is now offering a new product for travellers – Direct Car Excess Insurance. Travellers who plan on hiring a car abroad can save a significant amount of money by taking out an excess policy in advance rather than obtaining one at a rental desk. All policies are underwritten by AIG Europe Limited meaning travellers can feel secure when exploring a new country in a hire car.

According to a recent report* British holidaymakers are collectively wasting an estimated £800m a year by buying expensive 'excess' insurance from car rental firms, as opposed to buying online from somewhere like [Direct Car Excess](#) before they go.

When hiring a car, a person is required to insure it as if it was their own and many people believe that the insurance policies offered by car rental services will cover any damage a car sustains during the hire period, which is certainly not always the case. The average price charged for top-up insurance by car rental desks is £9.99 a day – and this figure is on top of what has already been paid for the rental charge! In most situations, customers can feel under huge pressure to take it out when they pick up the car. In a lot of cases, travellers will reluctantly cough up the cash, unaware of the full facts and the money they can save.

If the worst happens during a rental agreement, the driver will be required to pay a portion of the costs to the car rental company – the 'excess' – which can be as much as £2,000. In addition, damage to tyres, windscreens and the undercarriage are often the responsibility of the hirer. All in all, even if the the most sensible thing has been done, hiring a vehicle abroad can mean ending up paying the cost of the rental, the cost of the top-up insurance and the cost of damages which often are not covered by the top-up insurance. In a worst case scenario the bill can be significantly higher.

However, there is a simple way around this; buying the excess insurance beforehand from an insurer who will provide excellent cover at a competitive price. Direct Car Excess policies remove the excess from as little as £1.99 a day in Europe, £5.99 a day in the Americas & the Caribbean and £2.99 a day in the rest of the world, so in the event of an accident or theft there's no nasty bill to dent holiday memories. Car Excess Insurance gives peace of mind that, should the worst happen will not yield a hefty bill at the end of a holiday. Buying excess only cover will insure the excess as well as providing cover for damage to tyres, windscreens and the undercarriage. With the Collision Damage Waiver product, in addition covering excess, insures up to \$100,000 for damage to the rental car and \$1,000,000 for Third Party Liability.

All policies offer baggage cover, car rental key cover and Personal Accident. Not only that, but policies also cover all other named drivers, providing they are UK residents, have a full licence and are aged between 21 and 85 years.

Disruption to a holiday is bad enough, but facing a car rental excess fee can ruin it completely. Choose car hire excess insurance from Direct Car Excess Insurance so that, wherever the holiday, one can benefit from great prices and great cover.

Notes for Editors

All [travel insurance policies](#) are underwritten by AIG Europe Limited which is authorised and regulated by the Financial Services Authority.

Please note that our policies do not cover certain countries and types of motor vehicle, for full details please see our website <http://www.direct-carexcess.co.uk>

* <http://www.guardian.co.uk/money/2010/jun/12/excess-car-hire-insurance>



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