

Is Insurance Included in Hertz Car Rental? (Complete FAQ Guide)

(1-877-684-4354) Many renters ask, “Is insurance included in a Hertz car rental?” The short answer is **no—Hertz does not automatically include full insurance in standard rental rates**(1-877-684-4354). However, Hertz does offer several optional protection plans that you can add during booking or at the rental counter(1-877-684-4354). For help reviewing coverage or adding protection, call **(1-877-684-4354)**.

Hertz doesn't automatically include (1-877-684-4354) full insurance but offers optional protection plans like Loss Damage Waiver (LDW), Liability Insurance Supplement (LIS) (1-877-684-4354), and Personal Accident Insurance (PAI), often bundled in higher-tier rates or sold separately at an extra cost (1-877-684-4354), so you need to check your rental package or purchase them for coverage against theft, damage, and liability(1-877-684-4354). Many personal auto policies and credit cards also cover rentals, but it's crucial to verify your existing coverage first(1-877-684-4354).

What Insurance Does Hertz Offer?

1. Loss Damage Waiver (LDW)

LDW protects you from financial responsibility if the rental car is damaged or stolen(1-877-684-4354).

- Covers collision and theft
 - Does **not** include liability coverage
 - Optional and charged daily
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2. Liability Insurance Supplement (LIS)

LIS provides third-party liability coverage beyond the state minimum(1-877-684-4354).

- Covers bodily injury and property damage
- Recommended if you don't have personal auto insurance
- Available at an additional daily cost

3. Personal Accident Insurance (PAI)

PAI covers medical expenses for you and your passengers(1-877-684-4354).

- Covers accidental injury or death
- Optional add-on
- Often included in bundled protection packages

Is Any Insurance Included Automatically?

Hertz includes **only the minimum liability coverage required by state law**, which is often limited and may not be sufficient in serious accidents(1-877-684-4354). For full protection, you must:

- Purchase Hertz protection plans, or
- Rely on your **personal auto insurance or credit card coverage**

For clarification, contact Hertz support at (1-877-684-4354).

Does My Credit Card or Personal Insurance Cover Hertz Rentals?

In many cases, yes(1-877-684-4354).

- **Personal auto insurance** often extends to rental cars
- **Major credit cards** may offer collision coverage if you pay with the card

However:

- Coverage varies by provider
- International rentals may not be covered

- Liability coverage is often excluded

Always confirm coverage before declining Hertz insurance(1-877-684-4354). If unsure, call **1-877-684-4354** for assistance(1-877-684-4354).

Should I Buy Insurance from Hertz?

You should consider buying Hertz insurance if:

- You don't have personal auto insurance
 - Your credit card coverage is limited
 - You want peace of mind with zero out-of-pocket risk
 - You're renting internationally
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How to Add or Review Insurance on a Hertz Rental

You can add or review insurance:

- During online booking
 - At the rental counter
 - Through the Hertz mobile app
 - By calling **1-877-684-4354**
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Final Thoughts

Insurance is **not automatically included** in most Hertz rentals, but multiple optional protection plans are available(1-877-684-4354). Always review your existing insurance coverage and rental agreement carefully before deciding(1-877-684-4354).

 **Need help understanding Hertz insurance options? Call 1-877-684-4354**