

# What you should know about renting & driving a car in Europe



A Special Report by Robert & Andrew Bestor  
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## WHY RENT A CAR IN EUROPE?

A rental car remains the most flexible, liberating way to see Europe. Except in Switzerland, where there are a handful of car-free villages, the automobile offers access to the tiniest hamlets. Keep in mind, the European continent has many more miles of paved roads than passenger rail lines.

Car rental in Europe has become more complicated in recent years. The car shopper must be knowledgeable about insurance, currency exchange, European automobiles, and the ways rental companies and online sellers obfuscate the charges—many of them mandatory—added to basic rental rates. Making the right decisions regarding type of car, insurance coverages, pickup and return points, can save the renter hundreds, perhaps even thousands, of dollars.

This booklet has been designed to assist the reader in making those decisions. To help in understanding our role in the European rental process, interspersed within the advice are copies of actual emails from customers and our partner of 25 years, Auto Europe. They demonstrate our unique, personal, full-service and 24/7 in-Europe, third-party support, with post-rental billing assistance when required.

## KEEP IT SIMPLE

'Keep it simple' is good advice in many of life's endeavors, including renting a car in Europe. Avoiding frills and extras will reduce costs and headaches.

At the start of the year, the best and most straightforward European rental car deals were in France and Germany. There, for from about \$135 to \$150, including the 20% or 19% value added tax, one could get a compact car, VW Golf or similar with air-conditioning and four doors, for a full week. Those prices, however, can quickly escalate if you start adding such extras as additional drivers, automatic transmission, navigation (GPS), starting or ending the rental in a different country, and so on. Such embellishments may also add complications.

You will find rates much higher in Austria, Switzerland, Portugal, the Scandinavian countries and a few others

Picking up a car in one country and returning it another is guaranteed to add a substantial—perhaps prohibitive—cost element, often more than the cost of the rental itself and not all companies will allow one-way rentals.

Every day we hear from people who, with just a small adjustment, could save hundreds of dollars. The idea of picking up a car in Salzburg

*Hi Sabrina,*

*I wanted to let you know we got back from our trip and it was the best decision to rent our car through your company. Pick up + drop off was a breeze and when we needed assistance and couldn't contact either of the Hertz locations in Munich, your 24/7 customer service line was there and promptly provided helpful information. It was so nice to feel supported and assisted; it enabled us to travel stress free and enjoy our time.*

*Thanks so much + I look forward to using your services in the future!*

*Akiko*

and dropping it somewhere in Germany is a case in point. Why not instead take a 10-minute train ride to Freilassing in Germany and begin your rental there? You'll get the car in Germany where rates are much lower than in Austria, and also avoid the \$125-to-\$300 international drop charge.

## BEYOND THE BASIC PRICE

Most car rental quotes for Europe include unlimited kilometers, value added tax, and third-party liability insurance.

### **Value Added Tax**

Most car rental quotes include this tax. It ranges from 8 percent in Switzerland to 25 percent in Norway. Germany is 19 percent, France 20 percent, Italy 22 percent, and Austria 21 percent. VAT is mandatory and, except in very rare, extraordinary circumstances, not refundable.

### **Premium Station Fees**

Though it is often more expensive to pick up a rental car at an airport or rail station than at a city office, we can no longer say that in certain countries the premium station fee is a specific percentage. It varies by rental company and most have changed their pricing formulae.

In Germany, for example, Hertz and Avis city rates are now almost as much as airport and rail station rates. However, with Europcar and Sixt it is still anywhere from 13 to 24-percent cheaper to pickup at a downtown location.

In most cases, you will pay less to rent a car at downtown offices in Austria, but in Switzerland rates are often cheaper at an airport. In France, Belgium and several other countries, the premium station charge is a flat fee whether the rental is for a single day or a month, not a percentage of the total rental price.

✓ **Tip:** Premium station charge only applies to rentals *originating* at premium stations; you can return the car to these locations for no added fee.

**Road Tax**

Almost every driver of a European rental car these days pays some kind of road or license fee. These range from about \$1.10 to \$5 per day, often there is a maximum charge. Usually the road tax is built-in to the overall rental cost, though sometimes it's a separate fee paid locally.

**Eco Fees**

Some countries charge environmental fees. France, for example charges €8 per day to a maximum €48 on all automatics.

**Navigation**

When available, some GPS (Global Positioning System) devices work only in the country of rental, though the trend seems to be toward much broader coverage. The larger and more expensive the car, the better the chance it will come with factory-equipped GPS. Technically-challenged renters may find limited availability of rental agents to assist in learning how to operate the car's nav system. In Germany, if your car is midsize or above, and the supplier is Avis or Europcar, you have a good chance of getting a free GPS. In other countries, however, there is less availability. When GPS is an option, charges range from about \$8 to \$25 per day. You might also consider relying on a smartphone or tablet; Google Maps works offline, without the Internet.

**OTHER COSTS**

There are plenty of other ways rental companies pile on extra charges. The most common are registration fees, contract fees, cross-border fees, winterization charges, even credit card fees. Inquire when booking. Also see page 6, *Other Rental Car Charges*.

**INSURANCE**

This is a VERY important topic. Here is what you need to know:

All European rental companies are required by law to protect themselves and their rental customers with millions of euros in third-party liability insurance. In other words, it is the rental company that covers the customer for damage to property and persons outside the vehicle. What you are responsible for is damage to, or theft of, the car you rented. For that you need Collision (CDW) and theft insurance.

**CDW/Theft: Credit Card or Purchase?**

Except in countries where you are required to purchase CDW/theft, we recommend rentals be paid for with a credit card that provides free CDW/theft coverage. Those who sell CDW/theft point out that most credit cards offer only "secondary" coverage. While that is true, it's

*Dear Gemut.com*

*Thank you so much for getting the refund for us! I booked through you because your advertisement said that if something went wrong, we would have an advocate and that is exactly what you were! I would not have known that it was even possible to request a refund for the insurance and I would have been out the money. Thanks for going the extra mile on our behalf.*

*I will surely tell my family and friends about your company and will use you again the next time we travel to Europe.*

*Lori*

also irrelevant. Since you won't have any other coverage in Europe unless you purchase it from the rental company (something you don't want to do, especially since the credit card coverage is so much better) your credit card becomes primary. The CDW/theft insurance sold by rental companies costs \$10 to \$50 per day and usually has a high deductible, between \$800 and \$4000. Your credit card...provided it offers CDW/theft insurance (be sure to check)...is free and zero deductible.

Proponents of buying CDW/theft are fond of saying that in the event of damage you "just walk away" at the end of the rental. Not so. You don't walk away until you've paid the deductible. In addition, failure to file a police report is often grounds for invalidating purchased insurance.

Some CDW coverage sold by rental companies excludes one-car accidents. In other words, if you get a dented fender while your car is parked and you can't locate the other car's driver, you're on the hook for the repairs. Many CDW policies also exclude damage to the car's roof, glass, wheels, undercarriage, side mirrors and interior.

**CDW/Theft in Italy, Ireland & Israel**

In both Italy and Israel, CDW and theft coverage must be purchased from the rental company. Some credit cards offer coverage in Italy, but it means nothing because all major rental companies require the purchase of CDW and theft. The only question left is will your credit card reimburse the deductible in case of damage or theft? Apparently only Visa will, but confirm with them. This is a murky area.

You may also wind up purchasing CDW/theft in Ireland as not all credit cards provide coverage there. Check with your credit card company. In addition, to avoid purchasing CDW/theft from most Ireland rental companies, the renter must show written proof of credit card coverage.

**Rules for Credit Card CDW/Theft Coverage**

Prior to your departure, contact your credit card company to confirm that your card provides

free CDW/theft coverage in Europe. If you are covered there are just a few basic rules you must follow to ensure reimbursement if the rental car is damaged or stolen.

- Decline the CDW/theft coverage offered by the car rental company. Don't sign any contract unless you are certain that by doing so you are NOT accepting the company's offer of coverage.

If you accept the proffered insurance two bad things can happen: one, you pay for expensive CDW/theft insurance, and, two, your better credit card coverage is invalidated.

- Protect yourself at the rental counter. Every year a few of our customer inadvertently sign for CDW/theft coverage they don't need or want. But once a signature is on a rental contract that calls for insurance, there's no avoiding the charge. To protect yourself we suggest an unusual strategy. First, record the transaction at the rental car counter with a smartphone, and then, just above your signature write: "I hereby decline optional CDW and theft insurance." Be sure to also carry a letter of insurance certification from your credit card company. The purpose is to show the rental agent that you have insurance that will reimburse the rental company if their car is damaged. If you have a problem at the counter, call our 24/7 help line from the rental counter

- Pay for the entire rental — deposits, taxes, extras, everything—with the same credit card you used to reserve it. Don't pay that 20 euro road tax at the end of the rental in cash or with a different credit card. You'll invalidate the insurance.

- Notify the credit card company of damage or loss within their specified time period. This period varies, depending on the card, but we recommend immediate phone notification. It is likely your credit card company has a toll-free number you can use overseas.

- Submit your reimbursement claim within your credit card's specified time limit, typically within 45 days after the damage or loss, though that may vary by credit card company.

#### **Credit Card Insurance Limitations**

- Coverage applies to the cardholder whose name appears on the car rental contract. Other drivers listed on the rental contract are also covered.

✓ **Caution:** If you use your card to pay for another person's rental, that person will not be covered for CDW/theft. For coverage, the rental must be in the name of card holder. If additional drivers are added they are also covered.

- Be aware that some vehicles are exempt from credit card CDW/theft coverage. Exotic

### **24/7 In-Europe Service**

*Hello Bob,*

*This is to provide an update on the car swap for your client Mrs. X. We have confirmed with Avis a vehicle that is blocked for her tomorrow after 2 pm local time in Miesbach. I have spoken with Mrs. X via telephone and she has confirmed she will proceed to the same downtown location she picked up at in order to swap vehicles.*

*Axel, Night Reservations Manager  
Auto Europe Group*

*Dear Bob,*

*This to advise you of Auto Europe Reservation number US##### for Mr. Larry X. We fielded a call from Mr. X early this morning to advise he had been in a vehicle accident close to the German/CZE Rep border, he was not injured but the vehicle was no longer drivable. Roadside assistance was called, a tow truck took the damaged vehicle, a taxi was phoned for the customer, and we verified Avis had directed Mr. Newman to a replacement vehicle.*

*We followed up with Mr. X every 30 minutes of the process and have left a voicemail if further assistance is needed.*

*Best Regards,  
Kyle Inman,  
Auto Europe, Reservations Manager*

*Dear Andy and Bob,*

*Good morning, I am emailing to advise of the an issue with Reservation US4673608 for Ms. X.*

*We received a call from Europcar Pisa to inform upon arrival, Ms. X is on Europcar's Watch List. Meaning they are unable to provide the rental vehicle due to an outstanding bill from a past rental. We immediately moved the reservation to Hertz, confirming a 9-passenger manual transmission and matching the previous quoted pricing to get our mutual customers on their way. I attached an updated / confirmed copy of the rental voucher. If you have any questions or the need for further assistance please do not hesitate to contact me.*

*Unfortunately Auto Europe does not have immediate access to the information pertaining to this Europcar Watch List issue. If you would like Auto Europe to investigate this matter with Europcar please advise and we will assist.*

*Kyle Inman  
Reservations Manager, Auto Europe*

cars and expensive vehicles such as Porsche, Bentley, Ferrari, 9-passenger vans, trucks, and top categories of Mercedes, BMW and Audi are usually not covered. However, most 7-passenger vans and selected BMW, Mercedes, and Audi cars are covered. Check with your credit card company. For a small charge, Amex offers expanded coverage for more expensive vehicles.

• Your credit card limits its CDW/theft coverage to a certain number of rental days. Some Mastercards cover rental contracts of up to 15 days. Most Visa, American Express (see Tip below), and Diner's Club cards provide coverage to 31 days. If your rental period exceeds those limits you will not be covered for any portion of the rental. Check with your credit card.

In some cases, in order to decline the rental company's offer of insurance, you may have to provide proof of insurance. Your credit card company can email you a letter that proves you have CDW/theft coverage. We suggest you carry that letter with you to Europe to show at the rental counter.

✓ **Tip:** American Express card members may find it worthwhile to enroll in the company's Premium Car Rental Protection. Enrollees in this plan get CDW/theft coverage on rental contracts as long as 42 days. The cost is \$19 to \$25 per rental but coverage is "primary" and there are other benefits, including coverage of more expensive cars and the 9-passenger van.

**When CDW/Theft is Included in the Rate**

It is standard procedure for online, Europe-based car rental brokers to offer insurance for collision (CDW) and theft as part of their basic price, not as an option. Sounds great but there's a catch. *This something to be avoided.* Your credit card provides better coverage for free. This included CDW and theft insurance often carries a substantial deductible, usually in the \$1,000 to \$3000 range and you do not have the option of declining this insurance and relying on the coverage provided by your credit card. In order to reduce the deductible or "excess" to zero or near zero you will have to purchase additional insurance, often referred to as "Super CDW" or "Super Cover."

**OTHER RENTAL CHARGES**

Knowing in advance precisely how much your European rental car will cost is becoming ever more difficult. Most of us know there is a basic rate plus value added tax but after that it gets complicated.

Following is a checklist of possible extra charges and strategies for dealing with them:

- **Extra Drivers:** Adding an extra driver—

*Dear Mahlon,*

*Apparently you have been billed for insurance. As you paid a zero-excess rate this is in error. Auto Europe is in contact with Europcar and if it is not refunded by Europcar, Auto Europe will refund. It may take a few days but you will get your money back.*

*Bob*

*Hi Bob,*

*Thank you, this is why we love booking with you. Appreciate your insight and understanding. Looking forward to the next trip.*

*Best,  
Mahlon*

which can only be done at a rental counter— is seldom free and can cost as much as \$6 to \$25 per day. ✓ **Your strategy:** Use one driver. If that's not practical, then determine the cost in advance and factor it into the rental decision. The lowest rental rate may not be the best overall deal once you add extra driver charges.

• **In Which Currency is the Price of Your Rental Guaranteed?:** If you pay for the rental in Europe, the rate will be guaranteed not in US dollars but in local currency, so you won't know the exact amount in dollars until your credit card bill arrives. ✓ **Your strategy:** Pay in advance in the U.S., making sure, of course, that you can cancel without charge.

• **Credit Card Fees:** If you wait until you get to Europe to pay for your rental, most credit cards will charge a 3% foreign transaction charge. The same goes if you book through an overseas broker. ✓ **Your strategy:** Pay in advance in the U.S.

• **Late Charges:** Bring the car back a few minutes late and you're likely to get an extra day's rental charge tacked on to your bill. Gone are the days of a one-hour grace period for late returns. ✓ **Your strategy:** Check the pickup time stamped on your rental contract and make sure you return the car earlier than that time.

• **Fuel Charges:** If the rental company has to fill the fuel tank when you return the car, you'll pay as much as \$18 per gallon, and perhaps a refuelling charge as well. Bring back a near-empty tank and you might pay more than \$200 for fuel plus a refueling charge. ✓ **Your strategy:** Fill up as close to the return location as possible and save your gas receipt in case you are mistakenly billed post-rental refueling charges.

• **More Fuel Charges:** Whether you want it or not, some European rental stations charge for the first tank of gas and expect you to return an

empty tank. ✓ **Your strategy:** Not many options here other than to bring the car back on fumes.

- **Diesel Additive - AdBlue:** Your European rental car may have a diesel engine. While everyone knows the fuel tank of a internal combustion engine must be periodically refilled, there is another product required to keep a European diesel engine running. It's a liquid additive called AdBlue. When AdBlue runs low it adversely affects engine performance. When it's gone the engine will no longer operate. Though there is an AdBlue dashboard warning light there is no gauge to track its level. Thus, when the agent at the rental counter hands you the keys to a diesel engine car make sure the AdBlue level is full, just like the fuel tank. If AdBlue has to be refilled, you can do so at most service stations. It is usually added next to where the fuel tank is refilled and its cap is usually blue. It only has to be replenished every 3000 to 6000 miles. If you must do so, however, keep your receipt as you can probably be reimbursed by the rental company.

- **Cleaning Charges:** Returning a rental car that requires extraordinary cleanup measures – pet hair on the upholstery, for example - can trigger extra charges on your credit card bill. ✓ **Your strategy:** Take care of the rental car; don't assume the supplier will accept it any condition.

- **One-Way Fees:** Until about two years ago, a fee to pick up a car in one city and return it in a different city in the same country was a rarity. In 2020, however, domestic one-way fees are the rule rather than the exception. In some instances you will even pay to return the car to a different location in the same city—downtown to airport, for example. For the most part these charges range from about \$15 to \$50, but in some cases they can be as high as \$200.

International one-way rentals—dropping the car in a country other than the country of rental—always call for a hefty fee.

Why so? Cars registered in France, for example, cannot be rented in another country, so the rental company must ship the vehicle back to France or find a renter who will return it to its point of origin. That can take several days which removes the car from revenue service. One-ways between cities such as Frankfurt and Paris are more affordable because it's fairly easy for a rental company to find a customer who will return the car to where it came from, thus making the one-way charge fairly low (about 200 euros). But make the cities Frankfurt and Caen and the one-way can double or triple.

One-way fees on rentals that involve Italy or Spain are quite expensive, typically in the \$500 to

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### **We've Got Your Back**

**From:** Robert Bestor [<mailto:bob@gemut.com>]

**To:** Auto Europe, International Customer Service Manager

**Subject:** Re: USVoucher # 3333333

*Hi Auto Europe Customer Service Team:*

*I may be missing something but the signed rental agreement does not seem to show a CDW charge of €216. On the untitled document, which does not bear Mr. xxxxx's signature or initials, I see the line item "CDW = 26000 TP = 26000," but I don't see the €216 anywhere. On the signed rental agreement is a charge of €145.64 for "Mietkosten fahrzeug-gruppe basis-leistung" (Rental costs vehicle group base performance??). There seems to be no explanation of that charge.*

*Based on the documents provided, I don't see how Mr. xxxxxx could have known he was signing for €216 for Super CDW. It is not clear that he even saw the untitled document. According to the reservation system for this rental, Super CDW is to reduce the CDW deductible to zero. Why then would there be a charge for Super CDW when there is no charge for regular CDW? There seems to be no deductible to reduce.*

*Since 2002, Mr. and Mrs. xxxxxx have rented 59 cars from Gemut.com/Auto Europe and have never before purchased CDW.*

*Many thanks, Bob*

**To:** Robert Bestor [<mailto:bob@gemut.com>]

**From:** Auto Europe, International Customer Service Manager

**Subject:** Re: USVoucher # 3333333

*Hi Bob,*

*I agree 100% - we will refund the client and deduct from Avis Germany and not waste any more time going back to the supplier*

*Thanks!*

*Customer Service Manager, Auto Europe*

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*\$1500 range, not including the cost of the rental itself. A one-way rental between Scandinavia and Italy, provided you can find a rental company that will do it, will be at least \$1500. High fees also apply when pickup is in an eastern European country and return is in a western European country (and vice versa); and sometimes it's just not possible. So don't paint yourself into corner by booking "open jaw" travel that has you arriving in, say, Frankfurt and leaving from Rome or Warsaw,*

without first fully understanding the cost of travel between the two cities, be it by car, air, or rail.

- **Other Charges:** Some rental cars in France, mainly automatics and larger cars, pay an environmental fee. In Ireland, some companies charge a one-time credit card fee. There is also a trend toward "cross border" fees for driving out of the country of rental.

## EXTRA EQUIPMENT

- **GPS Navigation:** Sometimes free on upscale cars but seldom on economy, compact or midsize vehicles. Prices vary from about €8 per day to €25, with maximums as high as €200 for longer rentals. Some GPS systems operate only in the country in which the car was rented.

- **Seats for Children:** These are mandatory in most countries. Expect to pay about from €10 to €65 per rental, per seat.

- **Winter Tires:** Mandatory in some countries, but often unavailable in countries other than Germany, Austria and Switzerland. The winter tire fee is usually included in the basic rate.

- **Ski Racks:** Available for most cars at about \$10 per day to a maximum of about \$60 per rental.

## TRANSMISSION

An ability to drive a car with standard transmission will save on your European rental car. In addition, vans and stations with automatic transmissions are somewhat scarce in European rental fleets. In some countries, automatic transmission costs 50-percent more than the same car with manual transmission. The message is clear, learn to drive a 'stick.'

## AGE RESTRICTIONS

There is no upper age limit for renting a car in most countries. However, a few companies in Ireland, the U.K., Denmark, and certain eastern countries won't rent to older drivers, though exceptions are often possible. Minimum renting age ranges from 19 to 24 and in most cases drivers in this age range must pay extra fees and/or purchase CDW.

## GEOGRAPHIC RESTRICTIONS

Most European rental cars can be driven anywhere in Western Europe and even into such former Eastern bloc countries as Poland, Czech Republic, Slovakia, Slovenia, Croatia, and Hungary. Cars bound for countries such as Romania, Bulgaria, Serbia, Bosnia, and former Soviet Union countries will substantially cost more and may require additional insurance. Certain expensive

*Dear Bob,*

*Europcar has responded to our request to review the billing from your client's recent rental and have agreed to adjust their billing to Auto Europe so that we may credit the client for the unused days due to medical reasons. They have also refunded the International one-way fee.*

*The one-way fee was paid at 581.76 euros locally. This amount was refunded by Europcar to the credit card. We have also refunded \$722.30 to the Visa card for the unused days. Please allow 3-5 business days for this credit to appear on his statement.*

*Sincerely,  
Auto Europe LLC  
Customer Service*

cars may not be taken to Italy and most cars rented in Europe are not permitted to travel to Africa or certain islands. When reserving the car be sure to ask about geographic restrictions.

## INTERNATIONAL DRIVING PERMIT (IDP)

Though it is unlikely you will need to show an IDP at a rental counter, it is the law in several countries and there are reports of customers without the IDP being denied cars. Countries that require an International Driving Permit are Austria, Bosnia-Herzegovina, Croatia, the Czech Republic, Germany, Greece, Hungary, Italy, Poland, Romania, Slovenia, Slovakia, and Spain.

There are stiff fines for those who encounter the law and can't produce an IDP. It is not a separate license but a translation and verification of home driver's license. The document supplements but does not replace the home license which is necessary to rent a car anywhere in Europe. The IDP is available for about \$20 at AAA and National Auto Club (NAC) offices.

✓ **Tip:** Beware online scammers who sell IPDs for from \$35 to \$100; only AAA and NAC are authorized by the U.S. State Dept. to issue the IDP.

## ABOUT WINTERIZATION

### *Germany*

German law requires winter tires when driving in "wintry" conditions and rental car companies charge extra for them, though the charge is usually included in the basic rental car rate. The penalty if your car doesn't have winter tires, and you are caught driving in snow, is about €40. Worse, however, you may be financially liable if you don't have them and are involved in an accident on snow. And, since you would be breaking the law, driving without winter tires



might also void your insurance coverage.

Winter tires in are now mandatory for Avis, Europcar, and Hertz rentals commencing November 1-March 31.

The good news is if you're not in the mountains, your chances of actually driving on snow are pretty low. And when it does snow in Germany, roads are quickly cleared.

**Austria**

Winter tires are mandatory and included in the basic rental car price.

**Switzerland**

Mandatory and included in the rate.

**France**

Europcar, which dominates the France rental car market, offers winter tires only on a few vehicles. Hertz has snow equipment on request at only a few, mostly high altitude, stations.

**Italy**

Some regions of the country now require winter tires

**Other countries**

Four-wheel drive vehicles in all countries are scarce and expensive. Some companies no longer offer tire chains as extra equipment. Some drivers feel more comfortable with front-wheel drive cars in ice and snow, though no rental company will guarantee front-wheel drive.

**LEASE INSTEAD OF RENT**

This a wonderful option for longer rentals; no insurance uncertainty, wondering what kind of car you will get, or where you can drive it.

There are numerous advantages to the lease/buy-back program:

- You get a brand-new-from-the-factory car to your specifications; exact model, engine type, and equipment, including GPS.
- You pay one price, there are no other charges for such items as extra drivers, cross border fees, GPS, premium station fees, and others.
- The deal includes full, zero-deductible insurance
- The car can be driven virtually anywhere in Europe.
- No extra charge for multiple drivers

**THE RIGHT RENTAL CAR FOR YOU**

When choosing a car for Europe you should first come to grips with the reality that there are no Ford Victorias or Lincoln Town Cars in European rental fleets. That kind of passenger room and

**Our Advice Works**

*Hi Bob,*

*I guess it's too late to do anything about it, but after I left the Frankfurt Airport (Hertz) on Dec 12 I noticed the fuel gauge showed a half empty tank. With everything that was going on I forgot about it until I looked at the rental agreement today. It says a full tank. So I suppose I have to return it with a full tank. I'll be out over \$40 on that deal. I'm turning it in tonight.*

*John M.*

*Hi John,*

*My suggestion is to return the car with a full tank and request a refund. Based on past experience, you may not get the refund, but if you return the tank half full you will be charged about \$18 per gallon plus a fee for the rental company having to refill the tank. The total charge could be over \$100.*

*Receipts from your fuel purchases might support your claim.*

*Bob*

*Hi Bob,*

*It worked! I filled it and they gave me a €45 refund.*

*Thanks & Merry Christmas to you & yours!!!*

*John M.*

trunk space doesn't exist. You can rent S-class Mercedes, 7-series BMWs, and Audi A8s, but they start at more than \$800 per week, require two credit cards at pickup, can't be driven into Italy or any eastern country, and are probably excluded from credit car insurance. So get used to the idea of Opels, VWs, Fords, Peugeots, Fiats, Seats, Skodas, and smaller Mercedes, BMW and Audi.

**Subcompact/Economy:** Typical cars: Opel Corsa, VW Polo, Fiat Punto. Okay for two persons not interested in burning up the Autobahn. Trunk space is small and once in a while there is no air-conditioning.

**Compact:** Typical cars: Opel Astra, VW Golf, Ford Focus, Peugeot 308. Comfortable at 80 to 90mph. Good trunk - figure one big suitcase and two small ones, or two large ones. Should also be room for a garment bag and/or a soft duffel or two. Both two-door and four-door models, occasionally with a sunroof. Fine for three adults who go easy on the luggage. Air-conditioned.

**Intermediate:** Typical cars: Opel Insignia, VW Passat, Ford Mondeo, Renault Laguna, Skoda Octavia. Our recommended category for

two couples. O.K. on the Autobahn but a bit underpowered with four people and luggage.

**Full-size:** Typical cars: Mercedes C-class, Audi A4, Peugeot 607. Full-size is a misnomer. Most of the cars in this category are no larger, in some cases smaller, than the intermediate VW Passat. If you want a nicer car, by all means rent a full-size; but if you're only moving up for extra passenger and luggage space you're wasting your money. (See *About Vehicle Categories* on page 17)

**Station Wagon:** Sometimes referred to in Europe as a Kombi. Come in three sizes: compact (VW Golf, Opel Astra), midsize (Vectra, VW Passat) and full-size (Volvo V70). There also station wagons in the luxury and premium categories. You pay more for a wagon than for the same model sedan. Though wagons offer more luggage space, unless you pull the retractable cover—which reduces the luggage space—your gear is exposed. For four people we like the midsize sedan over the compact wagon; more passenger comfort and almost as much luggage room. In a pinch, the midsize and full-size wagons can carry five people but someone has to ride in the rear center seat. In that case a 7-passenger van is our recommendation.

**MPV (Multi-Purpose Vehicle):** Somewhat new to European rental fleets are "crossover" vehicles such as VW Touran, Opel Zafira and Renault Grand Scenic. These combination SUV/wagon/van vehicles have created a new rental category, "Intermediate Special" or "Intermediate Van." Though sometimes sold in Europe as seven seaters, in most rental fleets these cars come with just five seats, leaving the rear area as luggage space. In passenger and luggage room they are comparable to a midsize station wagon. In our opinion these cars are more comfortable for four persons and luggage than a regular intermediate sedan or even an intermediate station wagon.

✓ **Warning:** Some companies advertise these cars for six and seven passengers. Yes, some MPVs come with two folding jump seats but they occupy ALL the luggage space and are not suitable for more than five passengers.

**Vans:** You're taking the family to Europe and everybody wants to ride together in the same vehicle. One of those seven-passenger minivans sounds like just the ticket for your party of six. There are two important reasons why you may be better off with two midsize cars; luggage space and money. A seven-passenger vehicle may be OK for hauling kids to soccer games but will it have enough storage space to handle luggage for six persons traveling in Europe? You can move up to a roomier nine-passenger van but your credit card (unless it's Amex with Premium Car Rental

### Customer Service Examples

*Hi Bob*

*Please be advised, Hertz have confirmed they have refunded the client €343.91 GPS fee.*

*They have informed us the adjustment is being made today, but may not appear on the next monthly statement due to billing cut-off dates. (Auto Europe Customer Service Manager)*

*Hi Bob*

*With this one, unfortunately, Budget US is not going to refund. The rental agreement was signed, it shows as Accepted, and the amount was disclosed.*

*However, based on Mr. X's loyalty to Gemut.com and Auto Europe, we will refund 50% of the cost as a gesture of goodwill.*

*We have credited \$70.00 to the Visa card. (Auto Europe Customer Service Manager)*

*Dear Sabrina,*

*Please note, the customer was billed (Incl VAT):*

*€90.00 – GPS*

*€50.00 – Additional Driver*

*€140.00 – Total*

*As the GPS was listed as included in the prepayment, we have refunded the €90.00 as \$106 to the credit card.*

*(Auto Europe Customer Service Manager)*

*Dear Andy,*

*Please be advised, Auto Europe has successfully disputed Hertz's upgrade charge.*

*They confirm that they have refunded €321.30 to the credit card which should post within the next 3-7 business days.*

*(Auto Europe Customer Service Manager)*

*Dear Andy,*

*Please be advised, Auto Europe has received a response from Europcar. They have asked us to forward their apologies for their billing error and downgrading the client.*

*Europcar has confirmed they have refunded the €143.06 upgrade fee in full, to the credit card presented locally. Please allow a few business days for this to post.*

*Auto Europe has also refunded the difference between the category reserved and that received, in the amount of \$165.25 to the credit card used to prepay Auto Europe. Please allow a few business days for this to post as well.*

*(Auto Europe Customer Service Manager)*

Protection) will probably not provide collision and theft insurance coverage; you'll have to buy it from the rental company. Often two midsize sedans will be less expensive.

Seven and nine-passenger vans have three rows of seating, similar to US minivans. The nine-passenger assumes three persons per seat—three in front, three in the center seat and three in back. Seven-passenger vans have front buckets, a shorter center bench seat or two buckets, and a rear bench. The seven-passenger van is great for four or five people, but beyond that, luggage space can be a problem.

✓ **Tip:** You may not be able to rely on a credit card for CDW and theft insurance when renting a nine-passenger van. Some card companies exclude it from their insurance coverage (except for the American Express Premium coverage). Vans become scarce every summer. Book early.

**Luxury Cars:** Power and engineering make them somewhat safer than the run-of-the-mill Opels, VWs, Skodas, and Fords, but at a higher price. Expect to pay more than \$300 per week for an E-class Mercedes, 5-series BMW, or Audi A6. Weekly prices for S-Class Mercedes, 7-Series BMW, or Audi A8 will be much higher and will not be covered by most credit card insurance.

## SAVE MONEY & AVOID PROBLEMS

Here are recommendations every Europe car rental customer should consider when deciding on a rental car. Not every recommendation will apply to every renter:

### **Avoid Airport/Rail Station Pickups**

Commence your rental at a European airport or rail station and you may pay a tax as high as 23.5%. Notable exceptions are France, Spain, Ireland, and the U.K. where airport and rail station charges are flat fees that range from \$35 to \$80. Though several companies in Germany still charge hefty "premium station fees," both Hertz and Avis airport and rail station rates are now comparable to city location prices. There is almost never an extra charge for returning a car to a "premium station."

### **Avoid Sunday Rentals**

The vast majority of off-airport rental locations in Europe are closed Sundays making it likely you will pay an airport pickup fee if you plan to start a rental on that day.

### **Avoid Small Towns**

Fewer cars to choose from and less savvy agents make renting a car in a small town a bit more adventurous than in Europe's major cities. The small-town rental agent, who deals mainly with European customers, may not be completely

## **More Customer Service Results**

*Dear Andy,*

*Thank you for bringing our mutual client's rental concerns to our attention.*

*Please be advised, we have received a response from Europcar. They have asked us to forward their apologies for the disappointment with their service.*

*Europcar have agreed to refund the cost of the GPS, in full. The £149.99 should post to the credit card within the next 7-10 business days.  
(Auto Europe Customer Service)*

*Dear Bob,*

*Thank you for bringing Mr. X's concerns to our attention.*

*Please be advised, we have refunded 50% of the rental cost, in the amount of \$136.52 and the requested €20.00 for extra tolls/fuel etc, as \$25 to the American Express ending in ####. Please allow 2-3 business days for this to post.  
(Auto Europe Customer Service)*

*Dear Bob,*

*Please be advised, we have successfully disputed Hertz Germany's insurance charges. They have confirmed they have refunded the €755.23 which should post by their next statement.*

*The remaining charge of €12.99 relates to the mandatory road fee as noted in the voucher.  
(Auto Europe Customer Service)*

*Dear Bob,*

*Thank you for bringing Mr. X's billing concerns to our attention.*

*Please be advised, Auto Europe has successfully disputed Avis' upgrade charge.*

*They have confirmed they have refunded the €238 Euro to the credit card presented locally. Please allow a 5-7 business days for this to post.  
(Auto Europe Customer Service)*

*Hi Bob,*

*I am pleased to inform you that Auto Europe has successfully disputed Hertz's LDW/Theft protection, and Super Cover charges.*

*Hertz have confirmed they have refunded the €706.39 euro to the credit card presented locally. Please allow a few business days for this to post.  
(Auto Europe Customer Service)*

familiar with the terms and conditions of bookings made from North America. Most Europeans, for example, do not rely on a credit card for optional collision and theft insurance and the small town agent may assume you want that coverage when you do not. As a result, you may find unwanted charges on your credit card when you return home. Not understanding that North American credit cards provide free insurance, the agent may insist you purchase that coverage.

Another issue is the smaller selection of cars. Thought you may have a confirmed reservation for an automatic transmission car, many small town rental stations don't have them in their fleets; they are brought in as-needed. Occasionally the system breaks down and when the renter arrives there simply is no automatic available. When that happens, the customer is left with what's on hand and if there's no automatic manual may be the only option.

### **Avoid Small Companies**

Most of the rental cars in Europe belong to the "big three": Europcar, Avis, and Hertz. Sixt is prominent in Germany and growing rapidly elsewhere. Enterprise is now a European presence. If your car breaks down, you want to be as close to help—and a replacement car—as possible. Avis, for example, has more than 350 locations in Germany alone.

Suppose you're somewhere up around the Baltic and the transmission in your VW starts making noises like a wounded cat; would you rather it be an Avis or a small company with only a few offices in major city airports? Make sure, too, that if you're picking up a car at an airport, your chosen company is really at the airport. Smaller suppliers often require that you phone from the airport and request a shuttle to their off-airport location. That means you'll ride the shuttle both ways, the start of the rental and at the end. The major companies mentioned above usually have rental counters and vehicles right at the airport; you'll sign the contract then walk to the car.

### **Understanding Full-Size & Larger Cars**

If it's a nicer car you want, then go for it, spend the money. But if it's space you're after, think twice before renting luxury and premium category car. The price increase from midsize to full size is substantial. In Germany, the base price for a midsize station wagon may be as little as half the price of a full-size wagon. And, though most rental companies slot the BMW 320 wagon into the "full size" category, it has slightly less luggage space than the midsize Opel Insignia wagon. (See *About Vehicle Categories* page 17).

## **24/7 In-Europe Support**

*Dear Andy*

*Because the letter from our credit card company certifying the collision insurance was in my name they insisted that we would have to buy insurance. Fortunately we had a copy of your email and made a call to your toll-free number at which would be approximately 2 or 3 am your time. The young woman we spoke to was very good and extremely helpful. She was able to talk to the onsite Europcar manager and tell him she was going to switch everything from the original voucher into Holly's name and that there would be no need to add insurance. Once again, just wanted to say how thankful we were for the assistance that morning.*

*Dean and Holly*

### **Stick With One Driver**

Nearly all rental companies charge a fee if you want to list more than one driver on the rental contract. Early in this report we mentioned a "best deal" price of less than \$175 on a compact car in Germany for one week. However, the deal is not so good if there will be more than one driver. Avis and Europcar in Germany, for example, both charge €9 a day to a max of €50 for additional drivers. Hertz charges €13 per day, €65 per week to a maximum of €195 per month.

### **Think Twice About International One-Way Rentals**

Two problems with a one-way rental between countries: it can be expensive and sometimes is simply not possible. The one-way charge is always in addition to other rental charges and can range from around \$100 to \$4,000. At the lower end of the scale are one-ways between such cities as Munich and Vienna, Paris and Frankfurt. Anything involving Italy, Spain, Portugal, former eastern-bloc countries, and Scandinavian countries will be expensive. Stick to major cities. One-ways involving small cities are frequently not possible or even more expensive. Recently a customer slated to drop a Frankfurt car in Paris decided to instead leave it in Tours. The drop fee went from \$125 to \$350. One-way fees are now common even on rentals within the same country.

## **WHY WE DON'T LIKE HOTEL DELIVERY**

Yes, in past years this was a convenience some rental companies offered free. Now, however, you'll pay at least \$35 and what if the delivered car isn't what you want? If you go yourself to the rental car station you'll likely have a choice of cars.

## **BEST RATES? GERMANY & FRANCE**

Though itinerary may limit your choice, it's

useful to know which countries have the best rental car rates. Generally, Italy, Switzerland, Austria, Portugal and the Scandinavian countries have the highest prices. Germany and France are the lowest. Get a quote at 800-521-6722.

## EUROPEAN RENTAL CAR CHECKLIST

So you've made your Europe car rental reservation, and your trip is fast approaching, but you fear that upon your weary arrival something will go wrong at the rental desk. Even the most savvy travelers have encountered problems. You will need to be on your toes. Begin by reading this valuable checklist:

### **Before You Go**

- **Read your voucher/reservation carefully.** This document covers all vital aspects of your rental. In the booking process, some rental details may not be discussed via e-mail or phone.

- **Print copies of your voucher/reservation confirmation.** Put these with other trip documents and you will always have contact info for the company you booked the car with, as well as the rental supplier (Avis, Hertz, etc.).

- **Local charges, know what to expect.** These can include road tax, airport tax, additional drivers, optional insurance, and any optional equipment you request. Local charges vary by country, location, and company. Know what they are before you go. READ THE VOUCHER. That way there are no surprises.

### **At the Pick-up Location**

- **Present your auto rental voucher.** The voucher or written confirmation of your booking will have a booking number (upper right corner, page 1) enabling the agent to easily find your reservation. It also confirms the cost of your rental and is your defense against overcharges

✓ **Tip:** If you reserved more than one car with the same supplier, be sure to cancel any extra bookings prior to the rental date. Otherwise the rental agent may locate the wrong reservation in the CRS (computer reservation system) and issue a contract at a different—higher—rate.

- **Call the 24/7 help line.** For our customers, most problems that arise at the rental counter can be solved in minutes via a toll-free, 24/7 customer service help line (emergency numbers are in the email sent with your voucher... do not call Gemut.com as we are not open 24/7). Let's say you've booked an automatic transmission, but it's not available when you arrive. Call the number. Promised an upgrade, but the rental agent offers a Lupo? Call one of the numbers. It's your safety net.

*Dear Andy,*

*Thank you for bringing Mr. X's billing concerns to our attention.*

*Please be advised, Auto Europe has successfully disputed Hertz's CDW & Theft Protection charges.*

*Hertz have confirmed they have refunded the €1,240.47 to the credit card presented locally. Please allow a few business days for this to post.*

*Thank you for giving Auto Europe the opportunity to resolve this matter on Mr. X's behalf.*

*(Auto Europe Customer Service)*

*Hi Bob,*

*We have reached a solution for Mr. X.*

*He will be refunded in full for the locally purchased Roadside Assistance Insurance.*

*We apologize for any inconvenience.*

*(Auto Europe Customer Service)*

*Hi Bob,*

*Please be advised we have successfully disputed Hertz's additional day charges.*

*They have confirmed they have refunded the €55.07Euro. This should post by the next billing cycle to the credit card presented locally.*

*(Auto Europe Customer Service)*

*Dear Andy,*

*Thank you for bringing our mutual client's billing concerns to our attention.*

*Please be advised Auto Europe has received a response from Hertz. They have asked that we forward their apologies for their billing error.*

*They have refunded the cost of the GPS, in the amount of €101.15 to the credit card presented locally.*

*(Auto Europe Customer Service)*

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✓ **Warning:** Do not leave the rental location unless you are satisfied with the vehicle you have been given, and the contract you have signed. Exchanging the car later on can be difficult and if you have signed a contract that calls for payment of unwanted insurance, for example, a refund is extremely unlikely.

● **Changes to the rental while in Europe:**

Use the same toll-free number mentioned above.

● **Decline insurance.** Most credit cards issued by North American banks offer CDW/Theft protection for auto rentals in most of Europe. There are exceptions such as Italy, where the customer must purchase CDW and theft. In all other countries, we recommend that clients decline CDW/Theft in favor of the coverage offered by the credit card. Call your credit card issuer for details.

If you plan to rely on coverage from a credit card you want to be certain you're not charged for expensive CDW and theft insurance by the rental company. First, tell the agent you do not want or need any additional insurance, and that you are covered by your credit card. Prudent renters will carry a "Letter of Coverage" provided by their credit card company. Unfortunately, you will be required to sign a rental contract in the local language - German, French, Italian, Spanish, etc. That is the law and, though it may do so as a courtesy, the rental company is not required to provide a copy in English (be sure to ask for one, however).

Complicating this process is the fact that several rental companies no longer obtain customer initials that indicate acceptance or rejection of additional services; just one signature on the bottom of the contract is required. This signifies that you agree to all terms of the contract—which may include a charge for optional insurance. Though with scant knowledge of the local language it may be difficult to determine exactly the terms of the contract, you still should look it over and ask to be shown the parts that relate to CDW (most European rental companies use the term CDW or LDW—Loss Damage Waiver) and theft insurance. In German, you're looking for the word *abgelehnt*—declined.

Customers booked through [Gemut.com](http://Gemut.com)/Auto Europe have a safety net. If they suspect they are being incorrectly charged for CDW/theft they can call a toll-free-from-Europe number and request a note to that effect be placed in their booking record. Of course, the signed contract is the controlling legal document but in a post-rental dispute where you are claiming an unauthorized charge, that note in the record, made at the time of rental, may influence your credit card company in your favor. Some customer append this phrase under their signature when signing the contract: "I decline LDW, CDW, Theft insurance."

✓ **Tip:** Check with your Visa credit card as our information is that many Visa credit cards will cover the CDW/theft/LDW deductible/excess on cars rented in Italy.

● **Decline pre-paid fuel.** Prepaid fuel is a bad deal. With this offer you pay for the first

**No Automatic? AE 24/7 Support to the Rescue**

US ##### - Gemut.com / Ms Lilia X / CDAR / Hertz / PU: Aachen DT / DO: Aachen DT / 7 days. Conf #G#####/ Status: RESOLVED

\*\*\*Issue: (Axel - 23:00 - 07:30) Client called from outside the Aachen downtown location to advise agent at counter was refusing to honor reservation. We called branch. No answer.

\*\*\*Solution: Phoned Tobias X and Rafael X, Hertz Germany, for assistance. Tobias now confirms he will have a car delivered to client per our phone conversation.

\*\*\*Action Required: Please look for email or phone response from Tobias to confirm this delivery and at what time, then please contact and advise client at number and email below.

\*\*\*Update: (Kyle 7-3) Per email from Tobias, automatic vehicle was delivered to the customer and on her way.

Dear Bob and Andy,

Good evening, I am emailing you to advise of the following resolved reservation issue. Per email from Hertz, the automatic vehicle has been delivered to our mutual customer directly and she is on their way. Hertz has apologized for the inconvenience. I have tried following up with Mrs. X on the contact number provided (###-###-####) but unfortunately did not get an answer, a voice mail was left. If any further assistance is needed please do not hesitate to contact us.

Best Regards,  
Kyle Inman

Auto Europe Reservations Manager

tank and return the car empty. Who wants to be driving around on fumes, especially when heading to a European airport to catch a flight home. And, though you will have paid for fuel left in the tank at the end of the rental, you won't get a refund.

● **Ask for instruction on vehicle operation.**

It once took me a full five minutes just to figure out how to turn on a BMW's windshield wipers. Your car's sound system may have unfamiliar features and not be user-friendly. If you get a car with a GPS be sure it's set on English language mode. Finally, be sure you know whether you have a gas or diesel engine. Figure on a charge of at least \$500—and major inconvenience— if you fill the tank with the wrong fuel.

● **Inspect the car.** If the car is dirty inside or out, refuse it. Check for obvious and not-so-obvious damage (even small scratches). Make sure

any damage is acknowledged in writing by the rental company. It's a good idea to take pictures of the car from all sides. Visually inspect tires for wear and inflation level. Make sure there's a spare.

- **Extending the Rental.** Once you're in Europe, you may want to add days to your rental. Don't just return the car late and expect the same daily rate. If you booked with us, use the 24/7 toll-free number to call back to the U.S to find out what the extra day(s) will cost.

- **When in doubt, call the toll free help line.**

**The End of the Rental**

- **Return the car with full tank.** If pre-paid fuel is a not a good deal, then the cost of having the rental company fill the tank is an horrific one. It likely will more than double the price you pay at a normal retail service station.

- **Keep your fuel receipt.** Even if you just top-off the tank and pay in Euros, you NEED a receipt. If the agent makes a "mistake" and marks the tank even 1/4 empty, at \$18 per gallon the charge will be substantial. Your receipt is the only proof otherwise.

- **Inspect the car again.** Be sure no new dents or dings are present. If you are returning after-hours, take a few pictures of the car as proof of its condition.

- **Get written proof that the car was returned full of gas with no damage.** This is not always possible which underscores the importance of the items above.

- **Pay any balance due with the same credit card you used to reserve the car.** If you use a different card or pay in cash you will invalidate your credit card insurance. ✓ **Tip:** Debit card and the Discover card will not be accepted.

- **Decline Direct Currency Conversion (DCC).** When the time comes to pay car rental charges in Europe you may be asked if you'd like to be billed in U.S. dollars. This is Direct Currency Conversion and is simply a device whereby the purchaser pays for a worthless service. DCC enables the vendor, and the company that sells DCC to the vendor, to use an exchange rate favorable to them but not to you. Consumer advocates say DCC on an overseas transaction will cost the customer an additional 3%-5%. Demand to pay in euros with your credit card and take advantage of the best exchange rate available.

**OVERSEAS CAR RENTAL BROKERS**

In the last few years a number of non-US-based, European car rental websites have come online. For the most part, they are headquartered in the U.K., Ireland, Greece, South Africa and New

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**Sometimes it Helps to Know People in High Places**

*Hi Bob,*

*Per the below confirmation from supplier, they've agreed now to refund the FULL upgrade charge.*

*As you already know, and I'm CERTAIN on this one - had he not booked through Gemut.com, and you through us, they would not have refunded any of it (right or wrong). They did it because we have some influence with the supplier and used that influence because Gemut.com asked for help. (Unnamed Auto Europe VP)*

*Hi Bob,*

*Following on from my email last night, I can now confirm the upgrade fee on reservation number ##### has been refunded. The amount of £1200 (approximately \$1566) will post to the customer's account within 3-10 working days.*

*Please accept my apologies for any inconvenience caused.*

*(Unnamed Auto Europe VP)*

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Zealand. All target the U.S. market and sometimes their prices are quite attractive. However, before you provide a credit card online for a car rental in Europe be sure you're aware of the following.

**Insurance**

Since most European credit cards don't provide free CDW/theft insurance, many of the prices quoted by overseas brokers include this insurance. That sounds good, but there is a catch. The included insurance carries a high deductible or "excess," frequently more than \$1000. In order to reduce that to zero you'll have to purchase additional coverage at about \$15 to \$40 per day. Since your credit card requires that you decline any CDW/theft coverage offered by the rental company, to accept the rental car company's insurance invalidates your free, zero-deductible credit card insurance.

Beware, too, overseas brokers who advertise "Full Insurance, No Excess." In the event of damage, you will pay the "excess" or deductible and seek reimbursement from the overseas company. Read the fine print. There are many posts at online travel forums made by customers who were unable to obtain this reimbursement. Below, in italics, verbatim, is one broker's rules for getting your money back:

*To obtain the refund we need you to strictly follow the instructions below in case of an accident, damage or theft:*

- *You have to inform immediately our local car rental partner.*

- *You have to contact the police and take a written report, even for the smallest damage made. When you pick up your rented car, please ask for details.*

- *When you return the car to the rental station, you also have to make a theft or damage report with our local car rental partner. To get back the excess, you must send these documents to Economy Car Rentals by post:*

- *Theft / damage report and police report. Vehicle must never be removed from the place of accident until the police report has been completed. In case of any accident to the car, you must immediately contact the nearest police station and make an accident report. If you do not report it to the police and comply with the requirements under the country's law, the insurance becomes invalid. The report should state if there was any influence of alcohol or drugs. It is essential that you also report any accident or damage to the Car Rental Company. In case of other damages to the rented car, the above procedure should also be followed. If the vehicle is damaged while parked, you have to report the damage to the police and to the car rental company before the car is moved.*

- *Copy of the rental agreement / contract.*

- *Receipts of payment, to prove how much you have paid, and your credit card statement where we can see the amount that was taken from your credit card.*

### **Currency Guarantee**

"Off shore" online quotes are invariably in euros or pounds sterling, with an accompanying estimate of what the US dollar amount will be. Some sites use conversion rates that make their dollar prices look very attractive. However, since your booking will be guaranteed in a foreign currency, you won't know the price in dollars until your card is actually charged. Thus it is difficult to determine what your final cost will be. The exchange rate used with the quote at the website is often not the one used when your card is charged.

Rentals made through [Gemut.com](http://www.gemut.com) and Auto Europe are guaranteed in U.S. dollars and, once booked, the quoted rate locks-in and does not change regardless of currency fluctuation. And remember, if you pay for your car in euros overseas you are very likely to be assessed a 3% foreign transaction charge by your credit card company. For a quote call 800-521-6722 or go to [www.gemut.com](http://www.gemut.com).

### **Cancellations and changes**

Typically, there is a charge to change or cancel bookings made through "off shore" companies. These change and cancellation fees range from about \$10 to the full amount of the rental. Read the site's "terms and conditions."

Virtually all bookings made via [Gemut.com](http://www.gemut.com), however, can be changed as often as necessary, or canceled without penalty. As long as cancellation is prior to the time of rental, all money is refunded.

However, unless you can prove a medical emergency, it is unlikely you will receive a refund for any unused rental days.

### **What if Something Goes Wrong**

It would be nice if all of the hundreds of thousands of North Americans who rent cars in Europe each year had a smooth-as-silk experience. Unfortunately, that isn't the case. Hertz, Avis, Europcar, National and Budget—the companies who supply the vast majority of the rental cars in Europe—employ human beings. And, given the fierce competition for your rental car business, rental car company jobs are not high paying ones. While 99% of European car rental employees are eager to serve, mistakes are made. Even with computers, reservations sometimes get lost and billing errors are all too frequent.

All this raises the question, how do you contact and deal with an overseas company when:

- You are at the rental car counter and are told they don't have the kind of car you booked or they can't find your reservation?

- You return to the U.S. and find an unexplained charge on your credit card?

When you book with [Gemut.com](http://www.gemut.com), you are provided a 24/7 toll-free-from-Europe phone number. It is staffed day and night back in the U.S. by personnel trained specifically by Auto Europe to assist customers having trouble at the rental counter. They can and will go over the head of rental counter personnel. Should you have a breakdown (doesn't happen often but it does happen) you may have to deal with a rental company that is far from your location and you may have to wait days - not hours - to get a replacement car. Our major suppliers, Avis, Hertz, and Europcar, have thousands of offices all over Europe.

### **Adding It All Up**

So, while it might seem that you're getting a low rental car rate from an off-shore website, any of the following occurrences could not only be inconvenient but wind up costing money you didn't plan to spend:

- If you get a scratch (or worse) on your car



- If the dollar drops
- If you need to change your rental
- If you need to cancel your rental
- If you are overcharged on your credit card
- If there is a mix-up in your reservation
- If you return the car a day or more early

**Final Note:** [Gemut.com](http://www.gemut.com) books all its European rental car and lease customers with Auto Europe, which, in many instances, provides special rates not offered to the general public. Phone us at 800-521-6722 or click for a quote

## NAVIGATION: GPS - MAPS

Be aware that the GPS device provided with your European rental car may work only in the country in which it is rented. And don't expect there to be an instruction book in English. A GPS does not replace, but supplements, good 1:200,000 or 1:150,000 scale maps. Even the best GPS devices sometimes create puzzling routes. So be sure that among the items you load into your European rental car are maps of the areas you will travel. That way you'll quickly know when the GPS is sending you the long way 'round. As old-fashioned as they may be, maps provide an overall perspective of the region and are useful in quickly locating interesting towns and sights. While the GPS is great in the countryside between towns and villages, it's positively indispensable in large cities.

Many experts say good portable GPS devices are superior to any automobile factory-installed GPS. Our own experience with a Garmin GPS bears that out...and, unlike many a European rental car's GPS, it works throughout Europe.

✓ **Technology Alert:** The Google Maps app in your smartphone will work at least as well in Europe as the vast majority of GPS devices rented from rental companies. The only hitch in Europe is paying for data (WiFi in rental cars is often available at about \$10 per day). You can probably buy a data package from your phone service provider that will be cheaper than renting a GPS. Just monitor your data usage.

## ABOUT VEHICLE CATEGORIES

The categories to which European rental companies assign their vehicles is often inconsistent and confusing. For example, some companies put the Audi A3 in the intermediate category. Size-wise, however, it's a compact; no larger than the VW Golf, Opel Astra, or Ford Focus. Most rental companies put the Mercedes C-Class and the BMW 3 Series in the full-size category, though neither car is as large as most intermediate category vehicles.

In France, however, full-size could mean a Peugeot 607—192 inches long and 21 cubic feet of trunk space. We say "could" because one should never forget that specific makes or models are never guaranteed by European car rental companies, only a category is promised such as economy, compact, intermediate, standard, fullsize, luxury, etc. So the 64-euro question is, what happens when you show up at the rental counter in Paris expecting that 192-inch Peugeot and they hand you the keys to a "full-size" C-class Mercedes, which is almost a foot shorter and has much less luggage capacity? Even the luxury/premium category E-class Mercedes is just 191 inches in length.

If you're spending more money for a larger rental car in Europe, make sure the cars in the category you're booking are truly bigger, not just more luxurious than the category below.

## WANT A CERTAIN MAKE/MODEL?

Many rental car customers have their hearts set on a specific make and model car: "It's what I drive at home;" "I might buy one;" "It's exactly what we need." "It's what I had last year and it was perfect." "Oh, and I gotta' have diesel."

Unless by chance the exact car you want is on the lot when you arrive for pick-up, you will get a car in the category booked. Instead of the VW Passat you desperately want, it may be a Ford Mondeo, Opel Insignia, Skoda Octavia or one of perhaps half a dozen other cars in the intermediate category. In fact, when you smartly booked several months in advance of your trip, the rental company may not have even known the composition of its fleet on the date of your rental.

Here, roughly, are the main categories: mini, economy, compact, intermediate, standard, fullsize, SUV, luxury, premium...plus station wagons and automatics in most of those categories. There are also vans, SUVs, sports cars, and convertibles... both manual and automatic.

A rental company's reluctance to guarantee a certain car with certain equipment at a certain future date, is understandable. It's difficult enough to guarantee a category, let alone a specific make and model. Let's say a multi-national company in Germany such as Europcar has 30 different car categories. It might be more. We'll use compacts as an example. There's a compact sedan manual, a compact sedan automatic, a compact station wagon manual, and a compact station wagon automatic. If Europcar decides to have a diesel version of each of those compact categories they have just doubled their compact categories from four to eight. Apply that to all categories and there are now 60 categories rather than 30. Instead of making sure 30 different car categories are available at

the proper time at some 400 offices in Germany alone, it's now 60 categories. Realize there are no-shows, last minute cancellations, late returns, and customers with no reservations showing up at the rental counter, and it soon becomes clear that rental companies can only estimate their need for compact station wagons with automatic transmission at the Frankfurt Airport at 3:30pm on June 15, 2017...let alone a specific make and model compact wagon with diesel and factory-installed GPS.

So, you may ask, why don't the rental companies have a cushion of extra cars? Cars in reserve in 30 different categories, around the clock, at 400 locations in Germany? Great for the customer, but when cars sit they don't earn and the cost of adding thousands of non-revenue vehicles to the inventory will only drive up rental prices.

This is what rental companies will guarantee: car category, number of seat belts, air-conditioning, and transmission. If the car description on the reservation says diesel and/or GPS then those items are also guaranteed. Nothing else; not a trunk or hatchback, color, sunroof, fold-down seats, nothing. However, you can be certain of some sort of sound system including a radio, Bluetooth and/or USB port to connect your smartphone or tablet. There will be an outlet to power your devices.

Frankly, it's time-wasting and futile to pursue a specific make or model. If the Europcar quote says BMW 3 Series and the Avis quote says Mercedes C-Class, it's probably because the company's marketing department feels those models attract more bookings when used in advertising and in issuing online quotes. There are other cars in the fullsize category and you may get one of them. Probably the best strategy is to visit the rental location a day prior to pickup and *very politely* ask if it might be possible to get an XYZ car equipped with blah, blah, blah. We say very politely because rental agents have little patience for customers seeking a specific vehicle and you might catch an agent at a bad time: "I've got four compact automatics on the lot for the six compact automatic reservations coming in the next hour and this guy wants a VW Golf with Turbodiesel and GPS?"

## **MECHANICAL PROBLEMS**

European rental cars are mostly new, low mileage vehicles and breakdowns are rare... but they do happen. If you have a problem you may be able to exchange the car or have it repaired by a dealer, but both those options may be inconvenient. If the car is no longer drivable, the rental company will have provided a number to call for 24/7 towing service. If that happens, don't expect a tow truck to arrive in 15 minutes, and depending on the circumstances, you may be

expected to pay for the tow. If, for example, the clutch goes out on your manual transmission rental car, the rental company may hold you responsible for the tow and the clutch. Repairing a flat tire is another example of a cost typically borne by the renter and not covered by any insurance.

If you have car problems, and are booked through Gemut.com, you can also call for assistance on the 24/7 toll-free-from-Europe number provided with your reservation.

## **"VIGNETTES"**

European rental car drivers should be aware that certain countries require vehicles traveling on motorways and autobahns to display a special windshield or windscreen sticker known as a "vignette." A car rented in a country that requires a vignette will be properly equipped for that country, but will not come with vignettes for other countries. Thus, a traveler who picks up a car in a country which does not require a vignette will be responsible for purchasing the necessary sticker if the vehicle is driven into a country that requires it.

### ***Which countries require vignettes?***

Austria, Bulgaria, Czech Republic, Hungary, Romania, Slovakia, Slovenia and Switzerland require a vignette sticker for driving on principal motorways that are similar to U.S. Interstate highways. The motorist must purchase a different sticker for each country that requires it. Cost and validity duration of a vignette varies by country.

### ***Where to buy a vignette***

Vignettes can be purchased at border crossings and nearby gas stations. Fines for not displaying the proper windshield sticker start at around €100. Cars without vignettes can be detected by roadside cameras. For more info on vignettes [click here](#).

## **RESTRICTED ZONES IN ITALIAN CITIES**

We caution all customers who drive rental cars in Italian cities, particularly Florence, to avoid restricted zones. Vehicles entering these zones are monitored by roadside cameras and cars without permits are ticketed. Some unaware visitors who drive in and out of these zones multiple times receive multiple tickets. The fine for each violation is about €100. In addition, your rental car supplier will charge your credit card a fee to provide your name and address to the ticketing agency. Violators are notified by mail up to one year after the date of the violation. These restricted zones are signed, but the signs are in Italian. Rental cars do not come equipped with the necessary permits. Read more about this at [http://www.bella-toscana.com/traffic\\_violations\\_italy.htm](http://www.bella-toscana.com/traffic_violations_italy.htm).

## BEWARE MULTIPLE RESERVATIONS

It's easy to book rental cars online. Payment is often not required to hold a reservation. Problem is you might get one too many. Let's say you book Avis online, then call [Gemut.com](http://www.gemut.com) for a quote and find they have a lower price, also with Avis. You book the car with Gemut but, because there was no payment involved with the first booking, you forget all about it. Now, at the rental counter the agent uses your name to call up your booking in his reservation system. Maybe he sees two bookings, maybe he just sees the first, higher-priced booking, and that is the one he uses to print your contract. In your jet-lagged state, you sign the documents that are put in front of you without giving them much scrutiny. When you return to the U.S. you get a nasty surprise, you paid the higher rate. Avoid this by canceling all bookings except the one you want, and make sure the rental agent is handed a copy of the voucher you were sent by Gemut.com. (Get an email quote at <http://www.gemut.com/rental-quote.html> or phone 800-521-6722.)

## DRIVING A CAR TO EASTERN EUROPE

You may want to drive a rental car into Europe's "eastern" countries (essentially those that were behind the Iron Curtain until 1989). Since most travelers fly to western Europe, landing in cities like Frankfurt, Munich, Amsterdam, Paris and Rome, the most common eastern travel scenario is to rent the car in the west and drive into the east. The most visited countries by car from the west are the Czech Republic, Hungary and Poland. Slovenia and Croatia are also popular. Only the most adventurous head for countries such as Bosnia, Romania, Bulgaria, and Lithuania.

Germany is probably the best place to start when considering an eastern auto tour. Vienna's proximity to several eastern countries makes it the next-best starting point, though Austria rates are significantly higher than Germany.

An "Open jaw" itinerary is appealing but expensive. The idea of picking up a car in Munich or Frankfurt and dropping it in Prague or Budapest is appealing but rental companies have been slow to allow such travel. The few companies that permit one-way rentals between eastern and western countries charge substantial drop fees. They range from about \$350 to \$2,000.

Rental companies aren't keen to let cars go east. Unintended "one-way" rentals (the car is stolen) are still not an uncommon occurrence. Thus, they only allow certain car categories and brands into the east. Forget Mercedes, BMW, or Audi. If you're taking a car east, it will likely be an Opel, Ford, or Skoda. You'll also find it difficult to rent an

automatic transmission for east travel. No matter what kind of car you drive east, make sure you park it overnight in a locked or patrolled garage, and be careful where you park during the day.

✓ **East Travel Alert.** Now in 2020, most major suppliers will allow some cars to travel to "Zone 1" — Czech Republic, Croatia, Hungary, Poland, Slovakia, and Slovenia—at no additional charge. Those \$135 to \$149 per week cars we referred to earlier are now OK for Zone 1 driving.

For "Zone two"—countries such as Romania, Bosnia, Serbia, et al—plan to pay *substantially* more. You may also be required to rent the car for a minimum period, pay "cross-border" fees, and purchase extra insurance.

Though borders are more open these days, and you may not need paperwork to cross them, don't let that tempt you to take a car east without permission. To do so would violate the rental contract and thus void all insurance coverage. Check other requirements for driving in eastern countries. Poland, for example, requires an international driver's permit.

If you get quotes online at websites such as Expedia, Travelocity, or rental company websites, don't assume these prices will permit east travel. Best to get guidance at 800-521-6722.

## DRIVING EUROPE'S SUPER-HIGHWAYS

*Though written with Germany in mind, this advice applies to all European super-highways.*

Driving the Autobahn is serious business. At 130 to 200 kilometers per hour (80 to 125 mph)—occasionally even higher—things happen much more quickly on European highways than on our more sedate, though less predictable, freeways and turnpikes. Here are some thoughts on driving them. Though they apply mostly to Germany, where there is often no limit, the principles are the same in other countries where the limit is typically about 80 mph.

### ***Left lane, right lane, big difference***

First-time Germany Autobahn drivers either enjoy the fast driving or are appalled by it. Very quickly, they learn that only the fastest drivers—those traveling 160 to 225 kilometers per hour (100 to 141 mph)—can stay in the left lane.

At speeds below that, they are repeatedly required to vacate the left lane by faster cars. Some come on so quickly they will virtually materialize in your rearview mirror with their left turn signal blinking and, if you're slow to react, headlights flashing. It doesn't take a car going 125 mph very long to overtake one going 90 mph.

**Tips on passing**

The major danger on the Autobahn is the huge difference in speed between lanes. If there are only two in your direction, the left will have vehicles traveling 50 to 80 mph faster than the big trucks in the right lane, which are plodding along at 60 miles per hour—slower on hills. Drivers traveling 75 to 100 mph are caught in a no-man’s land—too slow for the left lane and much too fast for the right. Imagine this: you are in the right lane cruising at a sensible (for Germany) 140 kph (88 mph). Ahead, just as you round a long curve, is a giant truck going 60 mph in your lane. Your rearview mirror reveals a BMW closing fast in the left lane at say 120 mph. Your choice is to stand on the brakes and pray you don’t rear-end the truck, or jump on the accelerator, switch to the left lane, and hope the Beamer doesn’t rear-end you.

A high level of concentration is required for this sort of driving, particularly if you venture in that 75 to 100 mph no-man’s land. A few hours of such driving takes it’s toll. You will be tired.

**Rolling with the Big Boys**

If you have a fast car and want to compete with the fliers in the left lane you’ll have to be especially alert. Passing a line of traffic going 75 mph when you’re hurtling along at 110 mph becomes a major problem rather quickly if someone in the right lane decides to change lanes in front of you. There might be room on the left shoulder, but that’s your only out. Watch every vehicle in the right lane like a hawk for any sign that they have a lane change in mind.

**Etiquette**

In the United States, one sees stubborn drivers camping in the left lane at precisely 65 mph. Blithely they roll along, secure in the knowledge that they’re traveling the speed limit and breaking no laws. Well, in Germany they *are* breaking the law, and German drivers will quickly deal with them.

It is difficult to imagine anyone withstanding the onslaught of flashing lights and close tailgating that European drivers use to deal with slow left lane drivers. Almost never will they resort to passing on the right. Instead, they ride the slower car’s bumper, flash headlights, and even blow the horn. If you’re a “left laner” who resists everyone, no matter who wants to pass, you may wish to rethink that practice. German drivers have a way of making nonconformists conform.

**Traffic Tickets**

Most European countries have dense networks of traffic cameras. Hundreds of thousands of rental

car drivers are being cited for speeding, running red lights, following too closely, and driving in restricted zones.

You probably won’t know you’ve been caught until your credit card is charged weeks or months later. That charge is the administrative fee rental companies impose for providing your name and address to the police thereby enabling them to notify you of the violation.

Some renters pay the fine, others ignore the notices mailed from Europe. Neither we nor the rental company can help you with a traffic ticket and you must pay the admin fee. You agreed to that charge when you signed the rental contract.

**SUMMARY**

We covered much ground in these 20 pages and hope they have helped you understand the rental process. Since we can’t be with you at the rental counter we suggest you clip the list below and use it at a European rental car reference.

**Click and Save**

**Picking up the Car:**

- Present written confirmation/reservation
  - Decline optional insurance
  - Decline pre-paid fuel
  - Get summary of extra charges
  - Pay in local currency, not dollars
  - Present same credit card as used to book
  - Read contract. Don’t sign if unsure
  - Request contract copy in English
  - Request instruction for vehicle operation
  - Inspect car, get damage acknowledged in writing
  - Take photos of car
  - Don’t leave rental location until satisfied
  - For assistance, call 00 800 223 5555 5\*
- (\* Gemut.com & Auto Europe bookers only)

**Returning the Car:**

- Fill tank, keep receipt
- Avoid cleaning charges, return car clean
- Remove all personal gear
- Pay any charges with same credit card
- Obtain final invoice
- Inspect car, take photos
- Take photos

**Europe Car Rental Quotes**

Web: [www.gemut.com](http://www.gemut.com)

Phone: **800-521-6722**