

news

SAFE DRIVING

A closer look at what car rental companies call 'insurance'

How much automobile liability insurance do you purchase? Do you buy the

minimum amount of \$200,000 required by B.C. law? I see the magnitude of

losses suffered by road traffic victims on a day-to-day basis. Losses regularly exceed the minimum.

What happens if you, or anyone else driving your car, cause losses to an injured victim that exceed your insurance coverage?

You pay the difference, even if it eats up the equity in your house and wipes out your life savings.

You can avoid that risk by driving safely and attentively and ensuring anyone else driving your car does the same.

We should be doing that anyway.

The problem is that given the horribly inattentive driving culture each of us has grown up in, any one of us might forget, even temporarily, to give full, focused attention to the important task at hand.

I don't feel comfortable unless I've got at least \$2 million of liability insurance, and I consider myself one of the safest, most attentive drivers out there.

Now put yourself at a rental car outlet in Hawaii where you and your family are holidaying for the first time.

You confidently approach the friendly clerk at the counter to pay the fee, pre-arranged by your travel agent, and pick up the keys.

That's when the issue of insurance comes up.

You are offered additional insurance that can be as much as the pre-arranged rental fee, doubling your car rental expense.

Additional to what? How much insurance is provided with your rental contract? The minimum.

That minimum, required by Hawaiian law, is even less than in B.C.—\$20,000 if you have only one victim; more

Achieving Justice

PAUL HERGOTT



your auto insurance broker or travel agent.

What you should not do, in my opinion, is waive the insurance hoping, but not knowing,

that you are covered by other insurance.

It's tricky stuff. I'm about as sophisticated as it gets when it comes to these kinds of things and I didn't have a clue.

Certainly don't just "ask around." Go to the horse's mouth, i.e. ICBC and other insurance companies you may deal with. Also look carefully to see what coverage might be offered through your credit cards.

It is critical to remember that just because you might have comprehensive (damage to vehicle) coverage doesn't mean you have liability and other important insurance (like insurance to cover the losses your rental car

company will claim from you while the vehicle is being repaired).

It turned out, for me, that I already had something called Roadstar coverage through ICBC that provided the coverage I needed.

I confidently canceled the expensive rental car coverage two days after agreeing to it.

Want a laugh? Search my column archive for a similar column I wrote the last time I rented a car, during my spring break vacation two years ago.

A quick learner I'm not.

This column is intended to provide general information about injury claims. It is not a substitute for retaining a lawyer to provide legal advice specifically pertaining to your case. Paul Hergott is a lawyer at Hergott Law in West Kelowna.

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New UBCO sailing club

Angie Brown
contributor

The UBC Okanagan sailing club hit the docks at the Kelowna Yacht Club (KYC) for the first time on March 21 and 22.

The organization was only founded two months ago, but is already one of the biggest on campus, with nearly 80 members. It rents boats from the KYC Sailing Club, which in turn allows sailors to use the docks.

Sacha Roberts, the group's president, said the goal is for everyone to come out and try sailing because "it's not a sport that many people have access to."

"If they like it, we offer subsidized lessons. The long-term goal is to put funding aside and buy boats, so we can create a sailing team from this club."

Any UBCO student is allowed to join the organization. The membership fee is \$30 and includes an introduction to sailing