

Don't get stung by holiday car hire

Over the Easter break many of us will be heading abroad for our first holiday of the year. If you're planning to hire a car during your trip here's how to avoid an unexpected bill.

Book before you go

This means you can shop around for the best deal; ask about extra charges and you won't be faced with a contract written in a foreign language.

Who are you booking with?

Don't automatically go for big name outlets; the name over the door may be the same but some companies like Budget and Avis operate franchise outlets which *can* mean paying local charges.

Added extras

Child seats, a second driver and picking up your car from the airport can all inflate your bill so check what's included and factor in any additional charges when comparing quotes.

Pay by credit card

This means extra protection if the bill's over £100 as both the hire company and your credit card company are *jointly liable* in the event of problems. So if the hire company goes bust; you can ask your card company for a refund.

Check for damage before driving off

You're tired; you get the keys and are eager to hit the road; but check your vehicle first. It's not unknown for companies to charge customers several times over for the same scratches and dents! Spot any problems? Tell the hire car rep and have this written on the rental agreement. As back up take a video and pictures of the car on your mobile.

The fuel factor

Some places insist on filling the tank but add on a surcharge. Having a full tank may be convenient if you arrive late at night and want to avoid searching for a petrol station but check the 'mark-up' compared with the price per litre locally.

Is 'extra' insurance worth it?

Collision damage waiver (CDW) is the insurance you'll usually get with the car. This covers the bulk of the bill if the car's damaged; but you'll still have to fork out the 'excess'. In some cases this can be anything up to £1,000.

To protect yourself take out 'car hire excess' insurance; which covers both the 'excess' and other common exclusions like lost keys, and damage to windscreens and tyres.

This insurance is often given the 'hard sell' abroad and is more expensive than policies bought before you go.

Settling up on arrival

Securing your booking with a deposit and paying the bulk of the bill when you arrive can sound like a good deal. But paying by card may mean you're liable for local credit card surcharges or a 'loading' rate of around 2.75 per cent which applies to most cards for payments abroad.

Don't be a second late

Don't turn up half an hour late when returning your car as you may be billed for the extra time; and depending on the small print in the contract, this could mean be a full day's rate.

'Leave the keys under the seat...'

This can be your only option when returning vehicles late at night or to small local companies. And who bears responsibility for any damage beyond this point isn't always clear cut according to law firm Silverman Sherliker as even if the rental agreement's in English it may be subject to foreign jurisdiction. So if you're asked to do this; park in the designed space; take photos as proof, and ask for confirmation when the car's collected.