

Personal Lines

Rental car coverage for any situation

Providing auto insurance is an important part of how we protect our customers. And, that includes rental car insurance to ensure protection on the road—even when traveling or temporarily driving another vehicle. Take a look at the different rental coverage options we offer, and how they can be customized depending on the situation.

Rental coverage details and requirements

COVERAGE NAME	COVERAGE DETAILS	REQUIREMENTS
Optional limits transportation expense *transportation expense in VA	Provides coverage for transportation expenses in the event that the customer isn't able to drive their car due to a covered loss. Limits in the amounts of \$30 per day, \$40 per day, and \$50 per day are available. In VA, maximum limits in the amounts of \$600, \$900, \$1,200, and \$1,500 are available.	Requires the vehicle to have collision coverage. All vehicles eligible for this coverage must carry the same limit.
Rental car coverage	In the event of a covered loss to a rented auto, The Hanover will pay for loss of use, diminished value and reasonable fees that the insured is obligated to pay as a result of a covered collision or other than collision loss. No deductible applies. This coverage is found within the Platinum Elite, Prestige Global Rental and Travel Right coverage packages.	Requires at least one vehicle on the policy to be covered by collision and other than collision coverage for rental car coverage to apply.
Rental coverage upgrade	Enhances optional limits transportation expense (OLTE) coverage to allow the insured to rent a vehicle from The Hanover's "preferred rental provider" that is in the luxury or large SUV class without limitation to the daily rental limit, up to a maximum limit of \$3,000. This coverage is found within the Platinum Elite package or as an à la carte endorsement.	Requires the vehicle to have OLTE coverage. For the à la carte endorsement, OLTE must be purchased at the highest limit offered. For the Platinum Elite coverage, OLTE must be purchased at any coverage limit.
Ultimate rental	Enhances optional limits transportation expense (OLTE) coverage to extend the rental coverage period from 30 days to a time period that is reasonable to repair or replace the insured's vehicle due to a covered loss. This coverage is found within the Platinum Essential and Ultimate Service coverage package(s).	Requires OLTE coverage for this coverage enhancement to apply.
Prestige rental upgrade	Enhances optional limits transportation expense (OLTE) coverage to allow the insured to rent a vehicle from The Hanover's "preferred rental provider" that is in the luxury class, large SUV class or a similar vehicle or quality to the covered auto without limitation to the daily rental limit, up to a maximum of \$6,000.	Requires the vehicle to have OLTE coverage purchased at the highest limit offered.

Getting rental coverage is easier than ever

Contact your independent agent to learn more about our rental insurance options.

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