

RENTING A CAR FOR COLLECTING

by Bruce Gebhardt

There are several reasons why you might want to rent a car for a collection trip: your own is too nice or too rickety or too small or too big; or if you want to fly somewhere and collect; or if you have to go somewhere for another purpose and do some collecting. If you haven't checked on rental policies lately, you're in for a shock. Depending on mileage, a trip can cost you twice, triple, quadruple, or any multiple of what it cost six months ago. Part of this is seasonal, part of it results from the acquisitiveness of the major rental companies. They'd been complaining that the renter's market that prevailed through 1985 kept them from making any money. Recently they'd been complaining about low resale of their used vehicles. They seized the opportunity to snatch away from the renter some of the money they'd be saving on gas. Finally, they figured that fear of Khadafy would keep a lot of people in North America, thus boosting rental demand.

This article deals with the majors--mainly Hertz, Avis, National, and Budget. The main reason is the hope of rescue if there is any problem with the car--especially since I customarily lock the keys in the car at some point during my trip. There are other companies that are fairly strong nationally or in particular regions or areas. In fact, given time, cash, and a bent for adventure, if collecting were to be confined to a particular area, you might want to risk a Rent-a-Wreck car. But, for heavy-duty collecting, you'll probably want to stick with a more substantial car and company.

In the last few years, the majors kept daily rates low and there were few mileage limits. Now, however, while there's not usually a charge for the first 100-150 miles/day (usually the former figure), each mile above that will cost you 15-20% (usually the latter figure). The companies have the guts to trumpet "100 FREE MILES!" as though they were giving you something extra special; a few short months ago, it was yours free to begin with, and every extra mile was free too.

It's all enough to make you yearn for price controls. Things like this give the free market a bad name.

To point out the outrageousness of it all, consider a three-day, 850-mile expedition planned for June. From the 850 miles, subtract the free 300; the remaining 550 will cost 18¢/mi., or \$99.00, plus daily weekend rental of \$27.95 for a compact car. Excluding taxes and extras and mileage, the three dailies total \$83.85. Add in the mileage surcharge and the subtotal is \$182.85. That, you'll remember, excludes taxes and gas. In December, 1985, you'd have paid the rental company only \$75, maybe as little as \$60, for the same trip. Now, it costs \$60 a day.

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It's nice that gas is cheaper, but we've already noted that the rental companies decided to keep the savings themselves.

Insurance is a factor too. Traditionally, anyone with a modicum of sense and auto insurance would decline the three optional coverages. Now, unless you take the body damage coverage, you could be liable for up to \$3,500. The premium/risk/benefit ratio still makes the premium a bad investment, but can you afford \$3,500? Incredible, isn't it?

The amount of insurance coverage that goes along with the car automatically varies from state to state, from nothing to a basic package, and from company to company. This accounts, for example, for the unbelievably low rates in Florida and other resort areas that we outlanders read about in the travel sections. Virtually no insurance accompanies those rentals. Obtaining it costs exorbitantly. Some of the larger companies include a modicum of insurance in their higher daily rate. Fortunately, many drivers have insurance that will cover them in a "foreign" state or province; they may be able to take advantage of the advertised rates.

You may have pessimistically concluded that, one way or another, the companies will get you. You're right. You can't beat the system. There are a few strategies that will enable you to mitigate the system's bite, however.

First, if you'd like to cover any mileage at all, ask about a rate exempting you from mileage limits. This will be high and probably undiscountable. I have car-rental arrangements entitling me to a "corporate rate." * You might want to look into credit cards with the companies themselves, especially if you can work through the company you work for or an association you belong to. Credit cards issued by the companies--often through some association or corporation--often confer special status--if not discounts, almost guaranteed availability and possibly an automatic, no-charge upgrade to a larger car, which sometimes is helpful when you have a lot of gear.

If you can't figure out a way to get a corporate rate--you could try just asking for it--see if the regular mid-week daily rate--even if you plan to rent on a weekend--is mileage-ceiling free, or at least more liberal; if so, accept that rate if you plan to rack up the miles. Or, consider renting for a week, even if you only intend to use the car three days--anything to escape that ceiling. Even if you can't escape the ceiling, a weekly rate may be advantageous over a rental of four or five days at daily rates.

So ridiculous are current policies that, with an extra 100 miles a day, it may pay to rent for a long one- or two-day trip, then just park the car outside your house for two or three days!

*E.g., \$34/day in the example above, no mileage limit--\$102 for three days, a saving of \$80.85.

Second, rent at the right times. As already indicated, weekend daily rates are much lower than during the week. "Weekend" periods differ. Some companies define them as from Thurs. noon through Tues noon; different shorter combinations are common. Plan your trips so that rentals fall within weekend-rate periods. Further, on three-day weekends, usually an extra day will be tacked onto the weekend-rate period. Be aware of a catch: typically if you start the rental Thursday, there's a three-day minimum on the weekend rate. The companies tend not to tell you that. Sometimes you can rent at the weekend rate for just one day, usually if you pick up late Saturday or Sunday.

Third, use discounts. Read the papers for special promos, including weekly rates for your four-day trip. (Make sure to check into rates for the area you're going to rent from; they differ--sometimes greatly--area to area.) If you're flying in to the collection area, ask the airlines if they can offer any special fly/drive deals or package rates. (In fact, there may be tie-ins with [usually upscale] hotels and motels that may suit your budget or requirements.) Most reliably, review your professional/trade association/union/issue association membership benefits. Car-rental discounts are one of the basic attractants to join any such group. Your AAA affiliate will probably offer a discount at Hertz, Avis, and maybe other companies. AT&T offers discounts which almost offset the stupidity of using them for long-distance calls.

Defensively, make sure the tank is full when you return the car. The rental companies will charge two to four times the gas-station price for any gas they have to add.

There are no other automatic money-saving formulas which occur to me, but there's one more defensive imperative to avoid paying more than you expected. Have you seen the National Car Rental ad on TV where, as the reservations clerk coos soothing answers to a caller about rates and policies, her nose grows? It's nice that National has addressed the problem publicly, since it's almost standard to receive different answers on check-in and on billing than you hear over the phone. Part of the difficulty, as with airlines, is that clerks may not know of the special offers, discounts, etc., in their company's repertoire. General stupidity is also a problem. Corporate deceit of the bait-and-switch and weasel-wording varieties is also a factor. I would say that I am compelled to dispute fully one out of three of the bills presented to me--not because I am devious or excessively disputatious, but because I am right, based on what the company had previously told me, or based on the company's own billing formula. The message is to take down at every stage what you're supposed to be paying. Then check bills on receipt, before paying.

Maybe other experienced renters or persons in the car-rental or travel business can expand on what has been suggested here.

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NOTE: WOULD YOU BE INTERESTED IN NANFA'S PURSUING A CAR-RENTAL DISCOUNT FOR MEMBERS?