

ARTICLE FROM THE BOSTON GLOBE ON MARCH 8, 2005

DOES YOUR AUTOMOBILE INSURANCE COVERAGE CARRY OVER TO A TRUCK RENTAL?

READ THE IMPORTANT INFORMATION YOU SHOULD KNOW ABOUT HOW THE INSURANCE COVERAGES WORKS WHEN RENTING A TRUCK.

## Weighty matter: insurance coverage for a rented truck

By Bruce Mohi  
GLOBE STAFF

For Ronald Sutherland of Randolph, it became the 10,000-pound question.

**Consumer Beat** Sutherland rented a Load N Go truck at the Quincy Home Depot last fall where store officials told him his personal car insurance would cover him if he got in an accident.

But when he hit a pole outside the store and filed a claim for the damages, his insurance company denied it, leaving him personally on the hook for the entire \$1,964 in repair costs.

His insurer, Hanover Insurance of Worcester, said it rejected the claim because a registration form it received from Home Depot indicated the truck weighed 10,000 pounds.

In Massachusetts and most other states, coverage provided by a personal car insurance policy doesn't transfer to a commercial-size vehicle weighing 10,000 pounds or more.

"I rented that vehicle because Home Depot said it would be covered by my car insurance," Sutherland said. "If it wasn't covered, I wouldn't have rented it. Imagine if

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### The 10,000-pound question

When renting a truck from home improvement stores like Home Depot or Lowe's, here are a few points to remember:

- ✦ Neither company sells insurance
- ✦ Both companies tell customers they don't need extra insurance.
- ✦ If the truck's weight exceeds 10,000 pounds, the renter's personal car insurance won't provide coverage.
- ✦ Even with a truck weighing less than 10,000 pounds, there may be gaps in insurance coverage.

# Coverage for rented trucks proves to be a weighty issue

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I had been in a really bad accident."

After Sutherland contacted the Globe and the newspaper began investigating, the companies took another look at the accident. It wasn't a pretty sight. There were miscommunications, sloppy paperwork, and confusion about whether Sutherland was driving a Ford or GMC truck.

Hanover ultimately decided to pay Sutherland's claim, minus his \$500 deductible, after receiving new documents from Home Depot indicating the truck he rented weighed 9,200 pounds instead of 10,000 pounds.

"It came down to that," said Hanover spokesman Michael Buckley. "The claim hinged on the weight of the vehicle."

In a statement, Home Depot said its trucks weigh 9,200 pounds apiece and were selected specifically because they would not qualify as a commercial vehicle weighing 10,000 pounds or more.

"We have rented these trucks for several years," Home Depot statement said. "Apart from Mr. Sutherland's insurance company, we are unaware of any other consumer who has been denied coverage by his or her insurance carrier on this basis."

Consumers renting a vehicle are often faced with a difficult decision about whether to buy a rental company's insurance, but home improvement chains like Home Depot and Lowe's don't even sell insurance.

The two hardware store giants tell customers all they need to rent a truck is a driver's license, a car registration, and a credit card. The rental cost is just under \$20 for the first 75 minutes and \$5 for every 15 minutes thereafter.

"There are no insurance charges," says Home Depot's website.

The two retailers do purchase liability coverage for their trucks, which is required in Massachusetts and covers any damage the rented truck causes to another vehicle.

But Home Depot and Lowe's require any person renting their trucks to cover any damage to the

truck itself. Both chains require customers to sign rental agreements stating that the renter has automobile liability insurance that covers the operation of the rented vehicle.

Insurance regulations in Massachusetts and most other states say an individual's personal car insurance provides coverage on a rented vehicle as long as the gross weight of the vehicle is less than 10,000 pounds.

Massachusetts regulations define gross vehicle weight as "the maximum loaded weight for which a single motor vehicle is designed, as specified by the manufacturer."

Home Depot says its trucks have a gross vehicle weight of 9,200 pounds, while Lowe's says its trucks weigh

8,600 pounds. The truck manufacturers themselves say the vehicle weights could reach or exceed 10,000 pounds under certain configurations.

Like most other consumers, Sutherland said he was not aware of the truck weight issue when he rented the Home Depot truck.

He said he relied on assurances from a Home Depot customer service representative that his own insurance would cover him if he had an accident.

(Globe calls to other Home Depot and Lowe's stores elicited identical assurances.)

Later, after Hanover denied his insurance claim, Sutherland said he complained to Home Depot and its accident management company about the misleading information he received.

Sutherland said an official at PHH Arval, the Baltimore company that manages accidents for Home Depot, told him customer service representatives at the hardware store chain "are not insurance experts. They don't know."

Officials at PHH Arval declined comment.

Glenn Niinimaki, an agent with D.F. Murphy Insurance Agency in Hudson, said customers need to exercise caution when renting any vehicle, but particularly a truck. He said most rental officials are not familiar with the finer points of Massachusetts regulations.

Niinimaki said he recently rented a truck at U-Haul and asked the customer service representative how much the truck weighed. "He looked at me like, 'What do you care?'" Niinimaki said.

But when Niinimaki discovered the truck's weight exceeded 10,000 pounds, he purchased U-Haul's insurance.

A U-Haul spokeswoman said the company's insurance coverage typically costs about \$14 a day for in-town rentals and \$15 to \$16 a day for longer-distance rentals.

Consumers should also be wary even when the weight of a rented truck is less than 10,000 pounds. At that weight, the renter's car insurance would provide coverage, but that coverage may not be sufficient.

For example, many drivers with older cars buy less or no comprehensive and collision coverage,

the types that protect you when your car is damaged or stolen. The reduced coverage may be adequate for an older car but inadequate for a truck costing \$20,000 to \$40,000.

Many renters also assume their credit card company will cover them if they have an accident, but Visa and MasterCard both explicitly state that trucks are excluded from their collision and damage coverage.

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**Insurance regulations in Massachusetts say an individual's personal car insurance provides coverage on a rented vehicle when the gross weight of the vehicle is under 10,000 pounds.**