

# Vehicle Rental Insurance Information

When renting a vehicle in Samoa through RVA Samoa members, understanding your insurance options is essential for a safe and worry-free experience. Here's what you need to know:

## Insurance Coverage Options

All RVA Samoa member companies provide insurance coverage options with their rental vehicles. However, please note that **each rental company works with different insurance providers and may have different excess amounts applicable to their policies.**

## What is Excess?

The excess (also called deductible) is the amount you would be responsible for paying in the event of damage to the rental vehicle. This amount varies between rental companies, so it's important to confirm the specific excess amount with your chosen rental provider when booking.

## Using Your Own Insurance Coverage

If you have your own comprehensive vehicle insurance coverage that extends to rental vehicles in Samoa, you may **decline the insurance option offered by the rental company.**

## Requirements for Declining Rental Insurance:

- You must provide proof of your own valid insurance coverage
- Your insurance must cover rental vehicles in Samoa
- You will need to allow a **pre-authorization on your credit card** for the required security amount
- Alternatively, you may need to pay a **cash bond** for the amount specified by the rental company
- The pre-authorization or bond amount will be determined by the individual rental company

## Important Things to Confirm When Booking

To ensure you have the right coverage and understand your financial responsibilities, please discuss the following with your chosen RVA Samoa member or any Car Rental you are hiring from:

- **Insurance provider details** - Which insurance company covers the rental
- **Excess amount** - How much you would be liable for in case of damage
- **Coverage inclusions and exclusions** - What is and isn't covered
- **Bond or pre-authorization amount** - If declining insurance, how much will be held
- **Credit card requirements** - Whether a credit card (not debit) is required
- **Claims process** - What to do in case of an accident or damage

## Why Choose RVA Samoa Members?

All RVA Samoa members are verified, legitimate rental businesses committed to:

- Transparent insurance information and pricing
- Clear explanation of coverage options and excess amounts
- Professional service and roadside support
- Honest dealings with customers
- Compliance with Samoa's rental vehicle regulations

## Peace of Mind on Samoa's Roads

Whether you choose the insurance offered by your rental company or use your own coverage, RVA Samoa members are here to ensure you understand your options and feel confident behind the wheel.

### Our members provide:

- Roadside assistance support
- Clear communication about insurance terms
- Professional handling of any incidents
- Direct support throughout your rental period

## Questions About Insurance?

Every rental situation is unique, and insurance needs can vary. We encourage you to:

1. Contact your chosen RVA Samoa member directly to discuss insurance options
2. Ask specific questions about excess amounts and coverage

3. Confirm requirements if you plan to use your own insurance
4. Understand the pre-authorization or bond process before arrival

**Remember:** Taking a few minutes to understand your insurance coverage can save you stress and unexpected costs during your Samoa adventure.

### Ready to Book Your Vehicle?

Browse our verified RVA Samoa members and contact them directly to discuss your rental needs, including insurance options that work best for you.

Drive with confidence. Drive with RVA Samoa.