EXCERPT FROM THE ORLANDO/KISSIMMEE LIFELINE GUIDE COPYRIGHT B. N. LIFE SKILLS LLC:

RENTAL CAR SCAMS

Rental car companies frequently prey on uneducated tourists. This happens at the brand-name rental agencies, not just at the smaller operators. As with cabs, foreign visitors are prime targets, but American tourists are scammed almost as frequently.

The Insurance Scam

"Do you want the deluxe coverage, or just the basic?" That sounds like an innocent question, but it's designed to part you from money that you probably don't need to spend. When they are asked this question, many people assume that they must take one or the other. That's what the agent wants you to believe, but it's totally false.

Most people are covered under their own car insurance when driving a rental car, too. If you have a credit card, odds are good that they offer free supplemental coverage. This means that you don't need to tack on the expensive extra coverage offered by the rental agency.

Agents receive a commission every time they sell supplemental insurance. They also have quotas to meet, which can make them quite aggressive. Common tactics are to try to frighten you by saying that you could be liable for huge charges or acting like you are ignorant and uninformed for refusing. They may even lie and say you are required by state law to purchase at least the basic policy.

Don't let them intimidate you or frighten you with horror stories! Let them know that you are an informed consumer and that they are out of line. Insist that you want NO coverage, and carry a copy of your car insurance card in case they demand proof of insurance.

Even if you say no, read the paperwork carefully before signing. They may conveniently mark the wrong box or ask you to sign in the wrong place. Once you sign, it's your work against theirs, and you will find yourself paying for things you did not order.

The Upgrade Scam

The counter agent will almost always try to get you to purchase an upgrade from the car class you reserved. They may use scare tactics like, "You're not going to be comfortable in the car you booked," or "You'll never fit everything into the car you reserved." I have even seen reports of an agent who tried to tell a customer that the vehicle they had rented was unsafe! If so, then why did the rental agency have it available?

Often, the agent will push an upgrade hardest when they are out of cars in the class you booked. In this case, they must give you a car in a higher class at no extra cost. Of course, they won't tell you that they're out of cars because they'd much rather make you pay for the upgrade, if possible.

I have heard occasional reports of agencies trying to downgrade customers on vehicle class without lowering the price. This is not as common as the other scams, but you should still be aware of it.

The Gasoline Scam

The agent will also try to see you a pre-paid tank of gas at what sounds like a very reasonable rate. They will tell you horror stories about the rate you'll have to pay if you don't purchase this option and don't bring the car back with a full tank, which is several dollars per gallon.

But the quoted rate for the pre-paid gas is not so reasonable once you realize that tax is not included. Also, if you don't go through an entire tank, you will be paying for gas that you didn't use because there is no refund for the unused portion of the fuel.

It's much better to fill the tank yourself before returning the car. There is a convenient gas station near Orlando International Airport. Take 417 to the Boggy Creek Road, but make a right turn rather than a left turn after you exit the tollway. There is a Circle K a mile or two down the road, on the right hand side of the street, where you can fill the tank at a reasonable price.

If you rented from an on-site agency, simply turn left onto Boggy Creek Road from the gas station parking lot, stay to your left after passing the expressway entrance, and follow the road on the left that takes you onto the airport property. Then, follow the signs for rental car returns in the parking garage.

If you rented at an offsite agency located near the North Exit and 528, such as Hertz or Thrifty, you can drive through the airport, following the North Exit signs. There is a gas station across the street from Hertz and Thrifty, but their prices are inflated. The Circle K is typically your best price option.