

# New Study Reveals Travelers Overpay \$1.21 Billion Annually on Car Rental Excess Insurance at Airports

*CarInsuRent study shows travelers spend an extra \$18.42 per day, with total annual overpayments reaching \$1.21 billion.*

LONDON, UNITED KINGDOM, August 19, 2025 /EINPresswire.com/ -- A landmark study by CarInsuRent, a leading provider of [car hire excess insurance](#), has uncovered staggering inefficiencies in the car rental insurance market. Based on a comprehensive analysis of 2,457 recent car rental customers, the findings reveal that [73% of travelers are overpaying an average of \\$18.42 per rental day](#) when purchasing insurance at airport counters.



A person at a car rental counter, looking shocked

The research highlights that this equates to an average overpayment of 247% compared to equivalent third-party coverage. The cumulative financial impact is enormous: U.S. travelers are collectively overspending \$1.21 billion every year on rental car insurance.

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Travelers are making high-stakes financial decisions under stressful conditions and often without knowing they have alternatives”

*Gil Farkash*

driving hasty and costly decisions.

Even more concerning is the knowledge gap: 77% of travelers reported being unaware that alternative, lower-cost insurance options even exist. The study suggests that time pressure at airport counters plays a critical role in

“The results expose a critical issue in the car rental market. Travelers are making high-stakes financial decisions under stressful conditions and often without knowing they have alternatives,”

said Gil Farkash, Founder & CEO of CarInsuRent. "Our goal with this study is to raise awareness and empower travelers with smarter choices that can save them hundreds of dollars on each trip."

Conducted between January and June 2025, the study meticulously compared airport counter insurance pricing against equivalent third-party coverage. The findings shine a spotlight on the urgent need for greater transparency and consumer education in the car rental industry.

CarInsuRent provides travelers with an easy, affordable alternative to costly rental desk insurance. With policies designed to cover car hire excess and unexpected damages, the company continues to challenge traditional pricing models while helping customers save significantly.



#### Key Findings:

- \* 73% of travelers overpay for rental insurance at airport counters.
- \* Average overpayment: \$18.42 per day.
- \* 247% markup compared to equivalent third-party coverage.
- \* Total annual overpayment: \$1.21 billion by U.S. travelers.

Based on this study, here's how customers can avoid becoming another statistic of car rental insurance overpayment:

1. Research Before Travel: Never wait until you're at the airport counter. Research and compare insurance options before your trip.
2. Check Existing Coverage: Review your personal auto insurance policy and credit card benefits. Many provide some form of rental car coverage.
3. Consider Third-Party Options: Explore standalone rental insurance policies from specialized providers like CarInsuRent. Their [annual policies](#) and specific geographic coverage (e.g., for Australia, Europe, USA) often offer superior value and comprehensive protection compared to

rental company offerings.

4. Ask for Time: If you must consider counter insurance, don't feel pressured. Ask for detailed coverage explanations and pricing breakdowns to review away from the counter before making a decision.

#### About CarInsuRent

CarInsuRent is a global provider of car hire excess insurance, offering affordable, transparent, and traveler-friendly policies. With coverage designed to protect against high excess charges and hidden rental desk fees, CarInsuRent empowers travelers to rent cars with confidence worldwide.

Gil Farkash

CarInsuRent

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