

2025 Rental Car Claims Data Reveals Structural Risk: 58% of Damage Claims Not Caused by Renters

While awareness of rental car excess insurance is increasing, many travelers still underestimate how easily unexpected charges can occur.

LONDON, UNITED KINGDOM, February 2, 2026 /EINPresswire.com/ -- CarInsuRent has released its [2025 Rental Car Insurance Claims Trends Report](#), analyzing 1,710 rental car damage claims submitted worldwide during 2025. The findings indicate a persistent structural issue within the rental car ecosystem: more than 58% of damage claims were not caused by the renter.

The recent research by CarInsuRent, a leading provider of [car hire excess insurance](#), closely mirrors

CarInsuRent's 2024 report, which showed that over 60% of claims were also not attributable to renter fault, reinforcing a persistent and systemic issue in the car rental ecosystem.

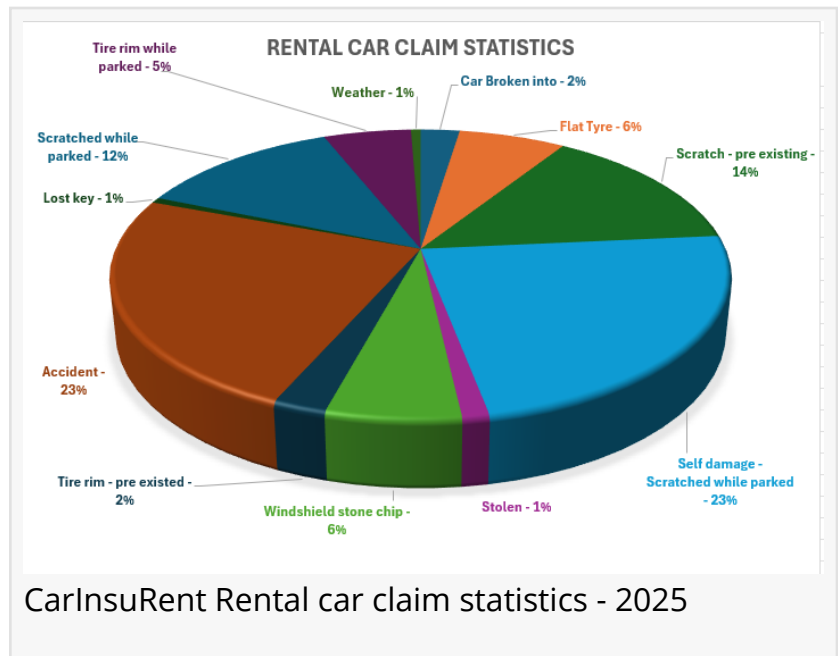
Key Claims Insights:

- * Not at fault damage: more than 58% of damage claims were not caused by the renter.
- * Collisions: Major collisions and accidents represent 23% of claims, with an average repair cost of US\$ 882
- * Wheel rim and tire damage: 14% of claims, with towing-related incidents reaching US\$ 1,315
- * Windshield damage: 6% of claims, 99% not caused by driver negligence

Renters Often Pay for Damage They Did Not Cause



The report highlights that a significant share of claims involve pre-existing damage, third-party incidents, vandalism, or environmental factors, rather than driver error. “Our data challenges one of the most common assumptions in car rental,” said Gil Farkash, CarInsuRent CEO. “Most renters believe damage claims are rare or only happen after serious accidents. In reality, many claims stem from everyday situations that renters cannot fully control, yet still result in substantial charges.”



According to the report, renters are frequently charged for:

* Damage that occurred while the vehicle was parked

“

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Gil Farkash

- * Pre-existing scratches or rim scuffs that were not properly documented
- * Windshield damage caused by road debris
- * Tire damage linked to road conditions or construction debris
- * Vandalism and break-ins

Documentation and Process Gaps

Poor damage documentation at vehicle pickup and return continues to be a major driver of disputes. In many cases, claims are raised after multiple subsequent rentals,

increasing ambiguity and renter liability.

“These findings raise important questions about documentation standards, damage verification processes, and automated inspection systems,” said Gil Farkash. “Many disputes stem from documentation gaps. Minor scratches or rim scuffs may not be clearly marked on the rental agreement, only to appear later as chargeable damage”.

CarInsuRent advises travelers to:

- * Photograph the vehicle thoroughly at pickup and return
- * Request written confirmation of all existing damage

* Keep all rental documents and return receipts

CarInsuRent also recommends purchasing [rental car insurance](#) before collecting the car. It can save travellers a significant amount of money and relieve you from worrying about any potential damage during their trip.

Gil Farkash

CarInsuRent

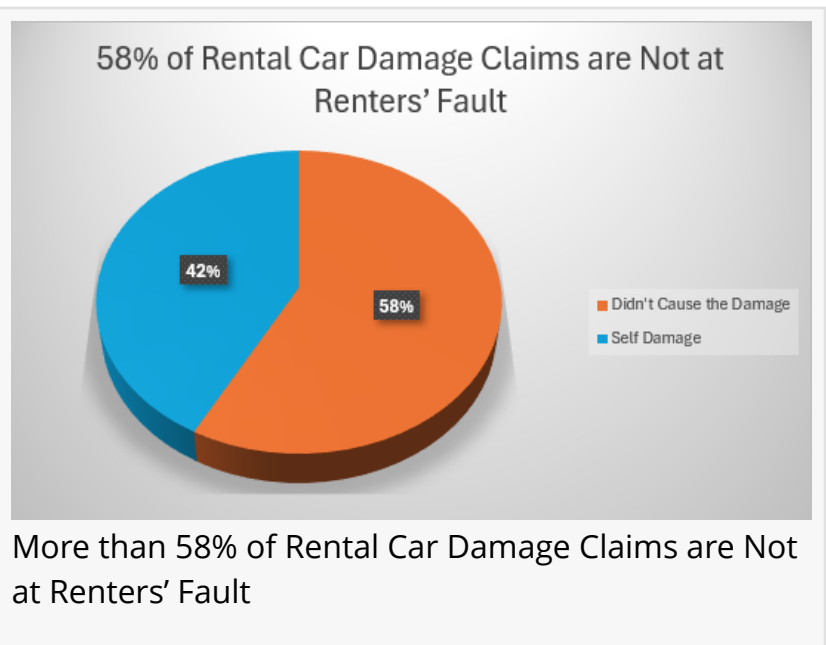
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