

Bene'-Kelly Insurance Newsletter

11880 Gravois Road, St. Louis, MO 63127
314-849-2888
www.bene-kelly.com

November 2015

In This Issue

[Rental Car Coverage](#)
[News Around the Office](#)
[Community Outreach](#)



We Love Referrals!

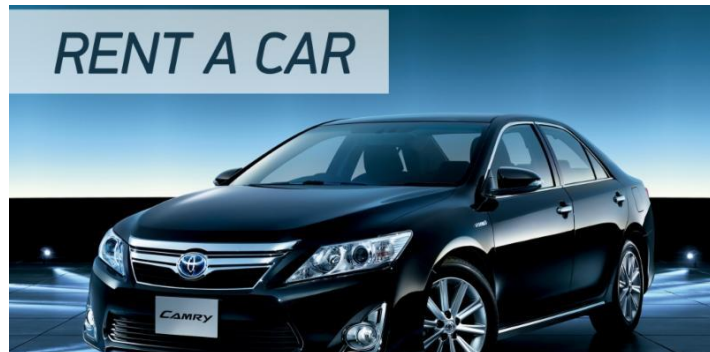
Like us on [Facebook](#) 

Quick Links

[Our Website](#)
[Products](#)
[Services](#)

[Join Our Mailing List!](#)

Rental Car Options - What You Should Know



Most people are not aware that their personal auto policy does not cover all expenses when you rent a car.

A gap may exist between your responsibility under the rental car contact and what an auto policy will pay. If damage to the rental car is covered under your auto policy, you will have to pay the deductible, just as you would if you were driving your own car.

You may also be responsible for two other charges that are not covered under your Auto Policy - **Loss of Use and Diminished Value.**

- **Loss of Use** - this charge represents the loss of rental income the company will receive while the damaged rental car is being repaired.
- **Diminished Value** - this charge represents the reduction in a car's market value because it has been in an accident. When the car is repaired and later sold, it brings a lower price.

How Can Rental Cars Be Covered?

The best way to make sure you are fully covered is to purchase a Loss

Damage Waiver through the Rental Car company. This waiver, which is not insurance, can add between \$15 - \$30/day to the cost of the rental. With the waiver, you will not be charged for diminished value or for loss of use.

Buying this waiver is the only way to close the significant rental car gap that now exists. If you're concerned, this is something you should consider the next time you rent a car.

News Around the Office

We are very proud to launch the new face of Bene'-Kelly Insurance with our NEW logo!



Better Service • Better Coverage • Better Price

Thanks to Revolution Ink for their hard work and creativity!

Community Outreach

Thanks to everyone who dropped off new hats, gloves, and scarves for Angels' Arms last month! We received over 100 hats and many accessories and delivered them to their office last week. They were very grateful!

Thank you for your generosity!

