

The  Motoring Trust

Taken for a ride

How car hire in Europe can often mean ‘Rent-a-Problem’

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**THE AA MOTORING TRUST
EUROTEST 2006
HIRE CARS**

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1 FOREWORD

Background

After the first few days of a holiday, when the initial enthusiasm for the beach and the pool has been sated, restlessness often makes families think of getting away from the hotel and seeing something of the country away from its immediate surroundings. For some walking or taking a local bus or taxi will suffice but for many exploring means hiring a car.

Popular holiday resorts are full of firms advertising vehicles to suit your every need. But as a stranger in a strange land how do you avoid the many pitfalls that surround hiring cars abroad?

To help families get the best deal and the safest vehicles, the EuroTest consortium of European motoring organisations, of which The AA Motoring Trust is a leading member, looked at what consumers could expect when hiring abroad, and what advice could be offered to help them.

The Survey

EuroTest sent inspection teams to five popular holiday destinations to get a 'snap shot' of the car hire experience around the Mediterranean. Each team was made up of a technical expert who assessed the road worthiness of each car, and a 'mystery shopper' who evaluated the standard of customer service at each of the companies. In all they hired 58 cars on a 'spontaneous, day-trip' basis. The teams each rented cars from a variety of car hire firms, ranging from internationally known operations to regional chains and local outlets.

Well over half the cars were found to be in a satisfactory condition, but that still left a sizable minority with safety-related failings. And inspectors also complained of the inadequate customer service they received from many of the hire companies. Overall, companies in Italy were judged to be best while those in Turkey were, by some distance, the worst.

The report's main conclusion is that there is good and bad to be found everywhere. The two best companies inspected and the second worst were all found in Greece, which highlights the recommendation that if you are not happy with the car you are offered or the service you receive, walk away.

2 EXECUTIVE SUMMARY

Hiring a car anywhere in Europe should be a relatively easy and transparent process. But very often it is not and it is something that can cost you dear when you get home. The AA Trust's latest EuroTest survey of hire cars available in ten Mediterranean resorts in five European countries found a range of quality and experience ranging from very good to very poor.

The good news is that over half the hire cars on offer were modern, clean and safe, but over a third were rated "poor" or "very poor" with serious safety defects including dangerous tyre pressures and damaged tyres, defective seat belts and electrics, and missing safety equipment. Two of the cars hired in Turkey were unfit for the road and described by the inspectors as 'belonging on the scrapheap'.

The inspectors compared a range of operators, both large international companies and local outlets. They found that 13 out of 15 cars hired out by big operators were in very good condition and 12 had less than 10,000 miles on the clock. Among local firms, just under half of the 43 cars hired were in very good condition with a quarter having mileages of less than 10,000. Three local firm cars had done more than 100,000 miles.

The messages from this extensive survey of holiday car hire is that consumers need to be vigilant and on their guard; they need to understand all of the rules and requirements they are signing for, and they should reject any car that is not relatively new and clean. But the array of insurances and confusions of conditions of hire make it virtually impossible for the average customer to make an informed judgement. The hirer is likely to either take out unnecessary insurance or face additional and often considerable costs later.

The bad news is that confusing insurance and dubious post-hire charges can mean hirers being ripped-off, with little or no protection or ways of getting their money back. Even an experienced EuroTest inspector with extensive knowledge and natural caution had €300 taken from his credit card for alleged damage to the car that he knew he did not do, with little chance of getting it back.

At car hire desks at the resorts our inspectors were offered a whole range of confusing insurance, examples include:

- Additional Liability Insurance
- Collision Damage Waiver
- Loss Damage Waiver
- Personal Accident Insurance
- Personal Effects Protection
- Carefree Personal Protection
- Super Collision Damage Waiver
- Theft Protection / Theft Waiver
- Super Theft Protection
- Uninsured Motorist Protection

And added to this was confusion over whether prices included VAT, charges for additional drivers and for child seats, requirements on filling the tank on the car's return, and pre-hire inspections to check for any damage (even minor chips and scratches) which the hirer will be charged for later.

The inspectors noted that at most car hire desks the company insisted on them signing what amounted to a blank credit card slip, allowing the hire company to take money from the

account even after the hire car was returned. Once home there is little the customer can do to get his or her money back

The growth in low cost airlines has resulted in an enormous increase in air travel, with a corresponding increase in car hire, particularly at smaller regional airports and at holiday resorts. But it is a consumer purchase with high risks and with unsatisfactory consumer protection when things go wrong.

The European Union has introduced much needed consumer protection legislation to help facilitate cross border travel, to simplify procedures to give consumers some protection and to help them get redress when things go wrong. Car hire is a customer service that now needs to be addressed by the European Commission. The AA Trust is working with the other motoring organisations in the EuroTest partnership to persuade the Commission to come forward with proposals to make car hire contracts simpler and transparent, and to put in place procedures to help consumers get redress in their state of residence and not in the state the car was hired.

HIRE CAR TEST 2005

3 KEY POINTS

- Fifty-eight cars were inspected in five Mediterranean countries that are popular holiday destinations
- Tests were designed to examine the quality and safety of hire cars and the standard of service and advice provided by car hire companies at major European 'sun' resorts
- Two test locations were chosen in each country (three in Spain)
- A cross-section of hire companies was inspected, ranging from international operations to regional chains and local outlets
- Each inspection team consisted of a vehicle inspector and a 'mystery shopper'. Cars were hired on site, on a day-trip basis
- Over one third of car hire companies were rated either 'Poor' or 'Very Poor'.
- The full results rated 7 companies 'Very Good', 27 'Good', 3 'Acceptable', 9 'Poor' and 12 'Very Poor'
- The project was funded by the EuroTest consortium of motoring organisations, of which the AA Motoring Trust is a leading member
- The tests were managed by ADAC (the German AA). Vehicles were inspected by expert assessors from Germany, and the quality of customer service was determined by market researchers from the Institute for Applied Marketing and Communications Research, Erfurt, Germany
- The tests were carried out between 1-17 August and 11-14 September 2005

4 OVERALL RATINGS

	Number of hire companies given this rating
Very Good	7
Good	27
Acceptable	3
Poor	9
Very Poor	12
Total	58

5 RESULTS BY COUNTRY

	Very Good	Good	Acceptable	Poor	Very Poor
Greece	2	6		1	2
Italy	3	6		2	1
Portugal	4		1	1	
Spain	2	7	1	3	4
Turkey		4	1	2	5
Total	11	23	3	9	12

6 GREECE

Overall position:	Third
Test locations	Chersonisos, Crete and Faliraki, Rhodes
Number of companies involved	11
Test date	8-13 August 2005

Most important findings



Child seat offered free of charge by all companies



With one exception, second driver included free of charge



An English translation of the most important provisions of the contract was provided with all rental contracts



Staff at all the companies spoke English



With one exception, no damage report was made at the time the vehicle was hired



The vehicle registration document was missing at nine of the 11 rental companies



The statutory first-aid kit was missing in all vehicles



The required warning triangle was missing in all vehicles

Overall results

- Greek car rental companies were ranked third of the five countries inspected
- Inspectors found a wide variety of standards: the two best car hire companies and the second worst of the 58 companies tested were in Greece
- Only three of the 11 rental companies were rated 'Poor' or 'Very Poor'
- Inspectors rated the Rental Agreement Layout, Lighting/Electrics and Engine Compartment as 'Very Good', but Customer Service was found to be unsatisfactory
- Avis in Chersonisos, with a Hyundai Atos, was rated best in Greece and also best overall, closely followed by Avis in Faliraki, with a VW Polo
- The poorest result went to Rental-one in Crete, with a nine-year-old Daihatsu Cuore that had more than 200,000 kilometres on the clock
- Two off-road vehicles, from Motor Plan in Chersonisos and La Luna in Faliraki, did well with a 'Good' overall result
- Motor Plan, with a Suzuki Vitara, achieved the best result of the seven off-road vehicles examined







General rental terms and conditions in Greece



- Minimum age: 21 (an extra fee is sometimes levied for drivers aged 21-25)
- Additional driver free of charge
- Third-party insurance provides cover between €1m-€1.5m
- Comprehensive damage cover/theft cover carries no excess
- Personal/passenger cover is optional for €2.95 per day
- Deposits start at €45
- A first-aid kit and warning triangle are required by law
- A reflective jacket is not required by law

7 ITALY

Overall position	First
Test locations	Taormina, Sicily, and Porto Cervo, Sardinia
Number of companies inspected	12
Test date	11-17 August and 11-14 September

Most important findings

-  Vehicle registration document was provided by all the companies
-  All vehicles were clean and well maintained
-  Staff at all the companies spoke English
-  Ten vehicles were fitted with the required warning triangles
-  A second driver was included free of charge by half the companies
-  Five of the 12 companies charged extra for child seats, three companies did not offer child seats

-  Four companies provided the rental agreement in Italian only
-  With one exception, no damage report was made when the vehicle was handed over

Overall results

- Italian car rental companies were ranked first of the five countries inspected
- Three quarters of the companies achieved a result of 'Good' or 'Very Good'
- Only three were rated 'Poor' or 'Very Poor'
- All 12 vehicles were rated 'Very Good' in the Engine Compartment category and 10 of the 12 were rated 'Very Good' or 'Good' in the Equipment and Passenger Safety category
- Insurance Cover and the technical categories Chassis, Brakes and Steering, and Lighting/Electrics were also generally rated 'Good'
- In the Customer Service category, however, the Italian companies had some catching up to do. Eight received 'Poor' or 'Very Poor' ratings; the remaining four were rated 'Acceptable'
- Pinna Rent a Car in Porto Cervo, with a Fiat Punto, was ranked as best in Italy and third best overall, followed by California Rent a Car and Sicily by Car in Taormina
- City Car Rental, also in Taormina, with a Fiat Punto, achieved the worst result, being ranked 'Very Poor'








General rental terms and conditions in Italy

- Minimum age: 18-23 (18-24-year-olds are subject to an additional fee)
- Extra driver free of charge
- Third-party liability insurance provides cover between €1.5m- €2.5m
- Comprehensive damage cover/theft cover carries no excess
- Personal/passenger cover is optional for €13.80 per day
- Deposits start at €62
- A first-aid kit is not required by law
- A reflective jacket is not mandatory for the vehicle, but must be worn in the event of a breakdown outside an urban area
- A warning triangle is required by law

8 PORTUGAL

Overall position	Second
Test location	Albufeira
Number of companies inspected	6
Test date	9-11 August 2005

Most important findings

-  Staff at all the companies spoke English
-  An English translation of the most important provisions of the contract was provided in all cases
-  A mandatory reflective jacket was provided in all six vehicles
-  A warning triangle was provided in five of the six vehicles
-  Four of the six companies did not provide a damage report at the time the vehicle was handed over
-  All six companies charged extra for the hire of a child seat
-  Costs for a second driver were the highest all the countries

Overall results

- Portugal was ranked second of the five countries inspected
- Four companies were rated 'Good'
- All six vehicles were rated 'Very Good' in the Engine Compartment and Lighting/Electrics categories
- None of the companies scored better than 'Acceptable' in the Rental Procedure category, however
- Leisure Car, with a Renault Clio, was ranked best in Portugal
- Pandacar, with an Opel Corsa, was rated worst
- The only off-road vehicle tested in Portugal, a Suzuki Jimny from Auto Prudente, was rated 'Good'

General rental terms and conditions in Portugal

- Minimum age: 18 (an additional fee is sometimes charged for drivers up to the age of 25)
- Additional drivers are charged €31.54 per day
- Third-party insurance provides cover between €1m-€1.5m
- Comprehensive damage cover/theft cover carries no excess
- Personal/passenger cover is optional at €6.55 per day
- Deposits start at €600
- A first-aid kit is not required by law
- A reflective jacket and a warning triangle are required by law

9 SPAIN

Overall position	Fourth
Test locations	Cala d'Or, Majorca; Playa de las Americas. Tenerife; Torremolinos, Costa del Sol
Number of companies inspected	17
Test date	1-3 August and 12-14 August 2005

Most important findings



Staff at all the companies spoke English



Fourteen companies provided rental agreements with an English translation



A second driver was included free by half the companies



Eleven companies charged extra for the hire of a child seat



Vehicle registration documents were not made available by 13 companies



Thirteen companies also failed to provide a damage report at the time the vehicle was handed over



Only one vehicle had the two warning triangles that are required by law

Overall results

- The number of companies inspected, more than in any other country in the survey, reflects the importance of the Spanish holiday market
- Seven of the 17 companies were rated 'Poor' or 'Very Poor'
- The best scores were awarded in the Engine Compartment category; other technical categories and Insurance Cover were also generally rated 'Good'
- Spain did badly in the Customer Service category, with no company rated higher than 'Acceptable'
- Nizacars in Playa de las Americas, Tenerife, with a Citroën C3, was ranked best in Spain, followed closely by Autos d'Or in Cala d'Or, Majorca, with a Ford Fiesta
- Luna Cars in Playa de las Américas, with a Citroën Saxo that had clocked up 104,846 kilometres at the time of the test, was ranked last
- The two off-road vehicles tested received mixed ratings: a Suzuki Vitara from Autos Mallorca d'Or was 'Acceptable' while a Suzuki Samurai from Galaxia, in Playa de Las Américas, was 'Poor'

General rental terms and conditions in Torremolinos

- Minimum age: 19 (an additional fee is sometimes payable for drivers up to the age of 25)
- Additional driver is free of charge
- Third-party insurance provides cover between €1m-€1.5m
- Comprehensive damage cover/theft cover carries no excess
- Personal and passenger cover is optional at €6.09 euro per day
- Deposits start at €60

General rental terms and conditions in the Canary Islands

- Minimum age 21
- Additional driver is free of charge
- Third-party liability insurance provides cover from €1.5-unlimited
- Comprehensive damage cover/theft cover carries no excess
- Personal and passenger cover is included in the rental charge
- Deposits start at €66

General rental terms and conditions in Majorca

- Minimum age: 19 (an additional fee is sometimes payable for drivers up to the age of 25)
- Additional driver is free of charge
- Third-party insurance provides cover from €1.5-unlimited
- Comprehensive damage cover/theft cover carries no excess
- Personal and passenger cover is included in the rental charge
- Deposits start at €62, plus a fuel deposit of €45-€70













General rental terms and conditions in Spain

- A first-aid kit is not required by law
- A reflective jacket must be worn in the event of a breakdown outside an urban area
- Two warning triangles are required by law

10 TURKEY

Overall position	Fifth (last)
Test locations	Alanya; Bodrum
Number of companies inspected	12
Test dates	8-10 August and 11-13 August

Most important findings

-  Vehicle registration document was provided by all the companies
-  With one exception, second drivers were included free of charge
-  With one exception, an English translation of the most important provisions of the rental agreements was provided
-  Child seats were provided free of charge by eight companies
-  English was not spoken at three companies and there were communication difficulties at almost all of the companies
-  The price was not clearly stated in the rental agreement of four companies
-  Nine of the 12 vehicles were handed over without full tank
-  In general, vehicle interiors were dirty
-  With one exception, insurance details were incomprehensible
-  With one exception, no damage report was provided at the time the vehicle was handed over
-  The required first-aid kit was missing in 11 vehicles
-  The two warning triangles required by law were missing in all 12 vehicles

Overall results

- Turkey was rated last of five countries inspected
- Seven of the 12 companies were rated 'Poor' or 'Very Poor'
- In general, the condition of rental vehicles in Turkey was 'Poor' and some vehicles were found to have dangerous defects
- The inspectors noted particularly serious defects in the Equipment and Passenger category
- All the hire companies tested were rated either 'Poor' or 'Very Poor' in the Customer Service category
- Europcar was ranked best in Turkey
- Avsar Car Rentals was the lowest ranked company in Turkey and worst overall in the survey

General rental terms and conditions in Turkey

- Minimum age: 21-25
- Up to three additional drivers included free of charge
- Third-party insurance provides cover between €1m- €1.5m
- Comprehensive damage/theft cover carries no excess
- Personal and passenger cover is optional at €5.90 per day
- A deposit must be paid only with a credit card
- A first-aid kit and two warning triangles are required by law
- A reflective jacket is not required by law

11 ANALYSIS

In this first EuroTest assessment of the standard of hire cars and hire companies across Europe, inspectors travelled to 10 top holiday destinations in five countries popular with tourists. As mystery shoppers, they took a close look at the service and vehicles offered by car rental companies.

Almost half of the 58 companies surveyed were given an overall rating of 'Good' and seven were rated 'Very Good'. However, 12 companies were rated 'Very Poor', nine 'Poor' and three 'Acceptable'.

The top hire company was Avis in Chersonisos, Crete, with a Hyundai Atos, followed closely by Avis in Faliraki, Rhodes, with a VW Polo, and Pinna Car Rentals in Porto Cervo, Sardinia, with a Fiat Punto. These car rental companies achieved high scores primarily because of the excellent condition of their cars. The rental procedure was smooth and served customer needs, the rental documentation was easy to understand, insurance cover was comprehensive and clearly laid out, and special agreements were properly documented. The only slight criticism resulted from a lack of equipment, such as a first-aid kit or a warning triangle, and small failings in tyre pressure.

The lowest-rated company was Avsar Car Rentals in the Turkish town of Alanya, with a Suzuki Samurai. This off-road vehicle – with a 1992 registration, the oldest in the survey – was in very poor condition, and posed a serious threat to road safety. Defects included deep cuts and tears in the tyres, a bent steering linkage, a faulty seatbelt and broken headlights. Points were also deducted at Avsar for customer service. It was not possible, for instance, to identify whether or how the vehicle was insured, nor was the vehicle checked for damage. While there were many other criticisms – including an extremely dirty interior, and no first-aid kit, tools or warning triangle -- the inspectors did praise clarity in the 'Rental Agreement' category: documentation was laid out in two languages and gave a precise overview of the rental price.

The second and third most unsatisfactory companies fared only marginally better. The inspectors reported a long list of serious faults with both the cars and customer service at Luna Cars in Playa de las Américas, Tenerife, with a Citroën Saxo, and Rental-one in Chersonisos, Crete, with a Daihatsu Cuore. Worn brakes, a faulty airbag and worn tyres were just some of the defects found on the Citroën, and with more than 200,000km on the clock, the Daihatsu's biggest failings were found in the steering and shock absorbers. Furthermore, both vehicles were dirty inside and out. Inspectors were left unclear as to the terms and conditions of the rental and found that staff at both companies were neither competent nor friendly.

Interestingly, the company rated best overall and one of the worst were both located in the same holiday destination (Crete), suggesting that it makes sense to shop around.

Inspectors found that car rental companies frequently did not give clear information concerning the vehicle insurance. Agreements that related to insurance or added costs were either withheld or not recorded in writing, and details concerning the excess payable were often missing entirely.

With a few exceptions, the inspectors found that all 58 vehicles did well in the Engine Compartment and Lighting and Electrics categories.

Individual categories

VEHICLE (weighting 69 per cent)

Ratings: 34 'Very Good', 2 'Good', 10 'Poor', 12 'Very Poor'

Well over half of the vehicles tested were found to be in either 'Very Good' or 'Good' technical condition. However, 22 were in a 'Poor' or 'Very Poor' condition, with many safety-relevant failings.

The main points of criticism were all safety related:

- Air pressure that was clearly outside the tolerance range – ie, either far above or far below the manufacturer's specifications
- Damage to tyre tread and side walls, to the steering linkage, to the brake discs and linings
- Defective electrics and lighting
- Seat belts that did not work properly.
- Equipment such as first-aid kits and warning triangles that was often found to be unsatisfactory

Engine compartment

Ratings: 52 'Very Good', 3 'Good', 3 'Poor'

On the whole, the inspectors rated this category highly, although there were some minor failings such as insufficient windscreen wiper fluid or engine oil.

Three vehicles were found to have considerable defects, however. These were the Suzuki Samurai from Avsar in Alanya, a Tofas Sahin from Star in Alanya, and the Daihatsu Cuore from Rental-one in Chersonisos.

- In the case of the Samurai, the expansion tank for the cooling system was missing – this could have resulted in a mechanical breakdown
- The Sahin was rented with defective shock absorbers
- The Cuore had considerable wear and tear on the right track rod end, influencing steering and driving performance

Chassis, brakes and steering

Ratings: 35 'Very Good', 3 'Good', 9 'Poor', 11 'Very Poor'

This was the most important category in rating the vehicles, and inspectors focused on essential and safety-relevant aspects such as tyres, the condition of wheels and wheel fastening, suspension, braking performance, hand brake and steering. Although the overall rating was 'Very Good', more than a third of the vehicles had substantial and serious defects.

While cars did well with regard to suspension, wheel fastening and the condition of rims, a Daewoo Matiz from Royal in Chersonisos, Crete, was criticised for having non-approved tyres and in three other cases the tyres were found to be worn to below 1.6mm:

- A Renault Clio from Sol Gonza in Playa de Las Américas, Tenerife, had no tread on the outside of the front wheels
- A Citroën Saxo from Classic Cars, also in Tenerife, had no tread left on the inside of the rear wheels

- A Fiat Punto from City in Taormina, Sicily, had four almost bald tyres

Tyre damage was the second most frequently found defect in seven vehicles. The Fiat Punto from City Car Rental in Taormina was the lowest rated. Tyre pressure was the most frequent technical failing: nine vehicles had tyres with incorrect pressure. A Fiat Punto from Smeralda Express, in Porto, was running on tyres that were up to 12psi below the manufacturer's specifications. Incorrect pressures ranged from 12psi below to 24psi above the specified level.

Although the overall rating for brake discs and linings was 'Good', the inspectors found three vehicles that had badly or completely worn linings: a Citroën Saxo from Olympic in Faliraki, Rhodes, the Tofas Sahin from Star in Alanya, and the Citroën Saxo from Luna Cars in Playa de las Américas, which had linings down to 0.5 millimetres.

Inspectors also found that the hand brake was defective in the Tofas Sahin from Star and in the Suzuki Samurai from Avsar, both in Alanya. Excessive lever travel and little or no braking performance were found in both vehicles.

The inspectors reported significant defects in the steering of four cars. The vehicle with the lowest rating was the Suzuki Samurai from Avsar, where the steering linkage was found to be badly bent and had too much play. The Daihatsu Cuore from Rental-one in Chersonisos, the Fiat Punto from City Car Rental in Taormina, and a Renault Clio from Montemar in Torremolinos were also criticised.

Lighting and Electrics

Ratings: 43 'Very Good', 7 'Good', 3 'Acceptable', 4 'Poor', 1 'Very poor'

The inspectors rated this category as second-best overall. The three main problems found were defective low-beam headlights, defective brake lights and broken indicators. Three other vehicles were criticised for broken, bent or worn windscreen wipers and defective spray nozzles.

The Fiat Panda from Europcar in Porto Cervo, the Fiat Punto from City Car Rental in Taormina, the Suzuki Samurai from Galaxia in Playa de las Americas, and the Citroën Saxo from Luna Cars, also in Playa de las Américas, were all rated 'Poor'. The Suzuki Samurai from Avsar in Alanya was rated 'Very Poor' in this category.

Equipment and passenger safety

Ratings: 6 'Very Good', 31 'Good', 12 'Acceptable', 5 'Poor', 4 'Very Poor'

Equipment and Passenger Safety was the worst of all the vehicle-related categories. Of the 58 cars tested, inspectors found that

- In 35, there was no car manual
- In 42, the required one or two warning triangles were missing
- In 57, the car did not have a first-aid kit (although this is not mandatory in most countries)
- In seven, the spare wheel had significant failings

A Daihatsu Cuore and a Tofas Sahin had no airbags -- a significant failing in terms of passenger safety.

One positive finding was that 57 cars had a complete set of tools, and that seatbelts (with two exceptions), windows and mirrors (with one exception in each case) were intact. Moreover, 44 companies had a child seat readily available.

The following were rated either 'Poor' or 'Very Poor' in this category: the Citroën Saxo from Olympic and the Daihatsu Cuore from Rental-one in Chersonisos, Crete; the Suzuki Vitara from Autos Mallorca d'Or in Cala d'Or, Majorca; the Suzuki Samurai from Galaxia in Playa de las Américas in Tenerife; the Suzuki Samurai from Blue, the Hyundai Accent from Redox and the Fiat Palio from Cross (all in Bodrum); and the Suzuki Samurai from Avsar and the Tofas Sahin from Star (both in Alanya).

RENTAL PROCEDURE (weighting 31 per cent)

Ratings: 6 'Good', 17 'Acceptable', 18 'Poor' and 17 'Very Poor'

The inspectors found that few companies in this category could be judged satisfactory. In general:

- Checking for damage was neither carried out nor documented
- Refuelling requirements were not explained
- Very little information was given about the vehicle
- Additional charges for a second driver and extras such as a child seat were often high

A slightly better result was recorded for Insurance Coverage and Contracts/Agreements. Strangely, however, of the 58 rental agreements, no two were the same. The differences were particularly obvious when it came to insurance coverage. Statements - whether made by employees, or in flyers, or in General Terms and Conditions, or in written provisions in the rental agreement - often differed significantly.

Translations failed to convey the proper meaning, and printing errors or carelessly filled in contracts made it even more difficult to recognise the services actually provided. In some cases, insurance was included in the rental price, and sometimes very high extra fees were charged. The biggest shortcoming, however, was the lack of information concerning any excess payable. The excess ranged from €750 for a vehicle in Greece that belonged on the scrap heap to €1000 for a Renault Clio in Turkey. On average, the excess ranged between €200 and €300. Inspectors found that in 12 cases, the total rental price was not clearly itemised and displayed.

Insurance Coverage

Ratings: 25 'Very Good', 7 'Good', 3 'Acceptable', 2 'Poor', 21 'Very Poor'

The wide range of insurance cover offered made it difficult to gain a proper overview. There was also considerable discrepancy between what was said by counter staff and what was recorded in writing. The rental price usually contained a basic level of insurance, but theft insurance and the exclusion of any excess were handled very differently. Sometimes these were included in the price, and sometimes they were not. In 44 cases, however, staff explained the insurance coverage to the inspectors and in 41 cases the topic of theft insurance was also addressed. The lack of clarity in completed contracts led to problems. In 16 cases, it was not even possible to identify the basic insurance cover and in 22 cases it was not clear whether the car was insured against theft. In order to be sure that they have the best possible insurance coverage, customers should have everything confirmed in writing.

Customer Service

Ratings: 9 'Acceptable', 21 'Poor', 28 'Very Poor'

This important part of the rental procedure produced the poorest result of the entire exercise.

Although staff in 55 companies were found to be competent and friendly and able to deal with customers in English, 28 companies were rated 'Very Poor' and none was rated better than 'Acceptable'. Eighteen did not provide an emergency number and 24 had no vehicle registration documents available.

In many cases, inspectors found that companies were deficient in checking vehicles for damage at the time of pick-up and return and information about refuelling was difficult to obtain. Fifty-four companies threatened fines if refuelling requirements were not observed. Twenty companies did not give clear information about their office hours or when customers could return the vehicle.

A further example of poor customer service was the often exorbitant charges levied for a second driver. The highest rates were in Albufeira in Portugal, ranging from €10 to €31. In contrast, 36 rental companies did not charge extra for a second driver. There was also a substantial price range for child seats: 32 companies provided these free of charge, the rest charged on average between €3 and €6. The highest price was an extortionate €36 from Avis in Porto Cervo.

Inspectors also noted the lack of cleanliness of 15 vehicles, with criticism ranging from ashtrays that had not been emptied to extremely dirty seats

Contracts/Agreements

Ratings: 39 'Very Good', 1 'Good', 18 'Very Poor'

In addition to their staff being able to communicate in English, 50 companies provided English translations of at least the most important provisions of the hire contract. Just eight agreements were issued only in the language of the country in which the car was being hired. Inspectors strongly criticised Hertz in Chersonisos, Pandacar in Albufeira, and Luna Cars in Playa de las Américas: it took several requests before rental agreements were made available, and in the case of Luna Cars, no contract was provided at all.

Inspectors encountered repeated problems when it came to the bill. A credit card was essential for both the deposit and the full hire charge, but there are risks involved in this, since the signature on the rental agreement is usually an authorisation to charge the card and hence constitutes a blank credit-card slip. An example of this occurred with Deep in Bodrum, when the inspector's credit card was charged an excess of €300 for alleged damage to the vehicle. Inspectors found that it was best if cash payments were made, or a maximum sum authorised to be paid by credit card.

Companies were also criticised for a lack of clarity in the way prices were presented in the agreement. In 12 cases, it was also not clear from the invoice which services were being charged for, or what constituted the total price.

12 HOW THE TESTS WERE DONE

Cars were rented directly on site, on a day-trip basis. Internet bookings, reservations made in advance, and rental companies at airports were not considered. A cross-section of car rental companies was selected, ranging from large, international operations to regional chains and local suppliers.

The vehicle tests were undertaken by expert engineers. The quality of customer service and of the rental procedure was assessed by four seasoned market researchers recruited via IMK (Institute for Applied Marketing and Communications Research), based in Erfurt, Germany. They underwent special training. Each team operated incognito and comprised an engineer and a 'mystery shopper'. The teams were mostly active during the main holiday season, 1-17 August 2005.

Vehicles were rented from up to six companies within three days at each centre. Since the test had a day-trip orientation, small cars such as the Fiat Punto, VW Polo or Renault Clio were requested. In addition, one off-road vehicle was checked at each centre.

In Porto Cervo, Sardinia, all the car rental companies were fully booked during early August and another visit was made between 11-14 September.

The assessments were made on the basis of a car hired by a family of four with a small child. The rental period was usually 24 hours and a second driver was included. Standard insurance cover, or the cover recommended by the car rental company (comprehensive with a payable excess) was selected. A theft waiver and extras such as a child seat were also requested.

The inspectors looked for top vehicle safety standards and good service, irrespective of the location, the car rental company or the vehicle.

A comprehensive checklist, prepared by the EuroTest consortium and external experts, was used as an objective basis for evaluation. This comprised a technical section for the vehicle and a service assessment for the rental procedure.

The technical examination criteria were orientated towards European safety standards, including EU directives on motor vehicle inspection systems, customary national testing procedures and rules, and other recognised assessment criteria. The questionnaire for service and advice during the rental procedure focused not just on the quality of the service itself, but also on insurance and contractual aspects. Uniform procedures and approaches were defined for both parts of the test and were validated under practical conditions before the test began.

VEHICLE (weighting: 69 per cent overall)

Engine compartment (weighting: 8 per cent)

- Condition of and liquid levels in the cooling system, brake and clutch fluid, engine oil and windscreen washing system
- Condition of systems such as fuel lines, brake lines and hoses, shock absorbers, steering and exhaust systems

Chassis, brakes and steering (weighting: 32 per cent)

- Tyre size, brand, age, tread depth, tyre pressure and safety-relevant damage
- Wheel type and condition of rims, wheel nuts/bolts fastening
- Suspension, wheel bearings, wishbone, brake discs and linings
- Braking performance
- Parking brake lever action and braking performance
- Steering linkage and steering box

Lighting and electrics (weighting: 17 per cent)

- Headlights, reflectors, dipped headlight, main beam, parking and brake lights, hazard warning light, reversing lights and rear fog lights
- Battery, control lamps, horn, windscreen wipers and washers

Equipment and passenger safety (weighting: 12 per cent)

- First-aid kit, warning triangle and reflective jacket, manual, spare wheel and tools
- Safety belts, windscreen glazing and rear-view mirror, airbags, air-conditioning, child seat

RENTAL PROCEDURE (weighting: 31 per cent overall)

Insurance coverage (weighting: 6 per cent)

- Explanation, clarity and purchase procedure, with a special focus on comprehensive cover and theft policy waiver

Customer service (weighting: 19 percent)

- Explanation of rental procedures such as refuelling rules and rental period
- Additional charges for a second driver, child seat availability and costs
- Damage check at the time of check-in and check-out, and defects documented the rental agreement
- Tank filling, personal hand-over of the vehicle and instruction
- Staff's friendliness, competence and ability to speak several languages
- Vehicle cleanliness and equipment
- Vehicle papers (eg, registration document) and other documents such as maps and service numbers for emergencies or breakdowns made available

Contracts/agreements (weighting: 6 per cent)

- Clearly laid out and understandable
- Billing procedures: deposit, credit-card handling, clarity of the rental price

For the purpose of evaluation, the two checklists, for the vehicle and for renting experience, were jointly assessed using the score system 'Very Good', 'Good', 'Acceptable', 'Poor' and 'Very Poor'

The technical experts also defined 'knock-out criteria' to be included in the evaluation system, which came into effect if a vehicle had serious defects that appeared to be a major threat to the safety of its occupants. If these defects were found, the overall rating given to the vehicle was lowered to take this into account.

13 TAKING COVER

Insurance is the key to a smooth ride when you hire a car. But as the EuroTest inspectors found, there can be wide differences between insurance cover in different countries. Language, attitudes and even a more lackadaisical approach to the rules can all pose problems.

All insurance should be checked closely to see precisely what is covered and that everything should be recorded in writing. If customers are in doubt, they should not hesitate to ask the car rental company. It is also important to record the names of any additional drivers, so that they too are insured.

Third party

Although third-party insurance is mandatory in all the countries included in the test, cover varies considerably. Serious damage could cost a car hirer dearly, even though they believed that they were fully insured. Cover for property damage in Turkey, for instance, is only about €5,000; in Spain, it is almost €100,000 per incident. Personal injury cover, which can very quickly become an expensive item, is about €137,000 in Turkey, and around €340,000 per person in Spain.

Collision damage

It is recommended that comprehensive damage insurance (usually referred to as CDW -- Collision Damage Waiver -- in the rental agreement) should be purchased. Particular attention should be given to the excess payable with this kind of cover, however.

Where possible, car hirers should select a low excess to avoid the possibility of large bills. A full liability waiver, ie, comprehensive damage insurance without an excess is best. This is usually what is meant by the abbreviation SCDW (Super Collision Damage Waiver). The inspectors found that this made sense because, depending on the car rental company, the vehicle category and the country, there can be considerable difference in the maximum excess payable. The average excess was somewhere between €200 and €300, but in some instances it was much higher or lower than this.

In Chersonisos, Crete, the inspectors would have been forced to pay €750 in the event of damage to a nine-year-old Daihatsu Cuore from Rental-one, and €1,000 for a Suzuki Samurai from Galaxia in Playa de las Américas, Tenerife. These are huge sums, considering that, like almost all of the 58 vehicles assessed, they were already badly scratched.

Theft

It is also recommended that additional theft cover is taken out. Although theft insurance is often included in the rental price, it should not be taken for granted. Theft insurance was mentioned by staff in 41 companies, but in 22 cases it was not at all clear whether this cover was included or not.

In an emergency

If a hire car is involved in an accident, or is stolen, insurance cover and refunds may be linked to certain conditions, such as reporting the damage within a set period of time. As a rule, if a hire vehicle is involved in an accident or stolen, the person renting it should contact the car rental company immediately, and also call the police and ask them to produce a written incident report for the company. An emergency telephone number and an accident report form should be

supplied at the time the car is rented. In the EuroTest survey, however, a third of the car rental companies failed to provide an emergency telephone number.

Check and check again

Careful attention should be paid to the vehicle when it is handed over and when the hirer returns it. Damage to tyres, rims, underbody or windows is often excluded from comprehensive damage insurance. It may not be possible for car rental customers to prove in retrospect that they were not responsible for any damage. If there is no alternative to a damaged vehicle, customers should ensure that the defects are noted on the booking form; a digital, date-stamped picture taken before setting off is an additional precaution.

Although nearly half the cars in the EuroTest study were checked by company personnel, the results were documented in writing in only two cases. Notes jotted down on an internal slip, or photocopies, should not be accepted. The safest approach is to take photographs, get confirmation of pre-hire damage from a third party and retain all documents, including those regarding refuelling.

Car-hire customers should rely on their own intuition, if they feel that they are being taken for a ride, or if the car does not appear to be in good order, then it is best to walk away.

Watch the language

Rental agreements may be available only in the language of the country in which the car is being hired. Errors may appear in translations. In one instance reported by the EuroTest inspectors, the excess payable was reported in an translation as being €480,000, rather than the €480 mentioned in the agreement in the national language!

However, the inspectors were usually able to make themselves understood in English, which meant that misunderstandings were largely avoided.

Insurance abbreviations

- ALI (Additional Liability Insurance) and LIS (Liability Insurance Supplement): flat-rate increase in the liability insurance cover sum
- CDW (Collision Damage Waiver): comprehensive damage cover with liability reduction, but not automatically with a liability waiver (may differ from country to country)
- LDW (Loss Damage Waiver): comprehensive damage cover with a liability waiver for damage to the rented car, also for theft and vandalism
- PAI (Personal Accident Insurance): passenger insurance for injury and death
- PEP (Personal Effects Protection) and PEC (Personal Effects Coverage): luggage insurance
- PERSPRO/CCP (Carefree Personal Protection): personal injury and luggage insurance, additional cover for certain emergency medical services
- SCDW (Super Collision Damage Waiver): comprehensive damage cover with a particularly low excess or no excess at all
- TP (Theft Protection) or THW (Theft Waiver): Theft insurance, usually with a excess
- STP (Super Theft Protection): theft insurance with a particularly low excess or no excess
- UMP (Uninsured Motorist Protection): Additional insurance in the event of injury or death caused by a hit-and-run driver or by an under-insured driver

14 FOR PEACE OF MIND ...

- Always check the car for damage with an employee from the car rental company before signing a rental agreement and again when the vehicle is returned. Have the damage-free condition confirmed in writing, or note any damage.
- Clarify the refuelling requirements in advance; keep all fuel bills as proof of a full tank when the vehicle is returned.
- Check insurance coverage carefully: third-party insurance is a must – but the minimum statutory cover differs in some European countries and in Turkey. If the cover is insufficient, the hirer is personally liable for the excess. There may be an extra charge to increase the cover. Additional insurance is advisable.
- If possible, always choose comprehensive damage cover without an excess, but check what is actually covered because such insurance often excludes damage to tyres, rims, the underbody or damage caused by stone chippings.
- Take out theft insurance if this is not included in the comprehensive insurance.
- Make sure that all agreements and the rental agreement are given in writing. Ask for an English version or a version in a familiar language.
- It is impossible to rent a car without a credit card. Enquire in advance which documents you will need (driving licence, ID card, credit card).
- Check the individual prices and the total price carefully.
- Watch out for hidden costs
 - extra fees for drivers under the age of 25, and for additional drivers;
 - VAT added to the rental price;
 - cleaning costs that are often charged as an extra, but should be included in the overall hire charge;
 - additional road-use charges (other than tolls) that may be applied in some countries such as Italy;
 - service and refuelling charges (customary if refuelling rules are not observed);
 - extra costs for accessories such as child seats.
- Check for age restrictions. Some car rental companies stipulate a minimum age of between 21-25; others set a maximum age (in Spain, it is 79). Anyone failing to meet the age requirements will have to pay more or may not be able to rent a car. Prospective hirers must have held a driving licence for at least one year.
- Ask about what to do in the event of a breakdown, accident or theft, ie, whether the police have to be notified, whether an accident report is required, or whether it is sufficient to inform the car rental company immediately?
- Take a good look at the condition of the car. In some countries, the motorist is liable for defects such as worn tyres or brakes. Any penalties that may result from such defects should be passed on to the car rental company. The customer is not liable for defects if he was not responsible for them. It might be helpful to take a photograph of any defects at the start of the hire.
- If you feel uncomfortable about the car, or if you discover defects, exchange it as soon as possible.

15 CREDIT CARD CARE

'Cash is King' is a favourite saying of many traders – but it does not apply to car rental companies: plastic is the only currency they accept. Without a credit card, it is almost impossible to hire a car.

One of the main reasons why car rental companies are so attracted to the credit card is that it enables them to take a deposit without the customer actually noticing that it is happening. In many cases, the signature on the rental agreement includes an authorisation to charge the credit card. This is very convenient for the companies and means reduced handling costs. Car rental companies, therefore, very rarely accept cash deposits, and if they do, they often charge very high handling fees.

The EuroTest inspectors found wide variations in the type of deposit required. Two companies in Alanya, Turkey, for instance, even required a passport as a deposit while other companies in Turkey took no deposit or only a very small one.

Most companies, however, insisted on a blank credit-card slip. The problems that can arise came home to the inspector who checked Deep Car Rental in Bodrum, Turkey.

When he returned the vehicle, he was told by a visibly over-tired employee to simply park it and it would be checked later. The car had also not been checked for damage when he had collected it the previous day. The consequence was that when his credit card statement arrived, the inspector found that he had been charged an extra €300, though there were no details of what the charge was for. When he queried the charge, it turned out that the money was taken for putting right damage that had already happened before the car was rented. The car rental company simply send by post a copy of the bill, without any comment. The €300 was the insurance excess, which was neither mentioned at the time of renting nor documented in the rental agreement.

In cases like this, victims can recover their money only if they can prove that an injustice has occurred. This is difficult when they have signed a blank credit card slip.. The only way to prevent this from happening is to insist that a damage report is completed when the vehicle is hired and when it is returned.

Car hire companies usually accept all major credit cards, though it is advisable to find out in advance whether yours will be accepted. It is also important who the holder of the card is, because many car rental companies insist that the credit-card holder is the person renting and collecting the car. Bank cards or EC cards are rarely accepted.

16 CHECKLIST

The following checklist is designed to help you avoid unnecessary costs and unpleasant surprises if you spontaneously decide to rent a car. One more word of advice: never go on your own to rent a car -- two pairs of eyes invariably see better than one.

Rental procedure

- Did you receive a copy of the rental agreement?
- Is the requested insurance coverage documented?
- Are extra costs for a second driver and/or child seat clarified?
- Is the price clearly broken down?
- Did you receive a receipt for the agreed deposit?
- Did you receive information and telephone numbers for use in the event of a breakdown or accident?
- Was the fuel level recorded?
- Was a damage check undertaken, with documentation, at the time of pick-up and return?

Vehicle

- No scratches, dents or other damage?
- Tyre side walls, tread, tread depth, rims OK?
- Vehicle papers (vehicle registration document and manual) provided?
- Tools, spare wheel provided?
- First-aid kit, reflective jacket, warning triangle(s) provided?
- Windscreen wipers, spray nozzles OK?
- Headlights, indicators OK?
- Air-conditioning, ventilation, fan OK?
- Exterior mirror, window lift, adjustable seats?
- Safety belts intact?

