

**Question for written answer E-000709/2015  
to the Commission**  
Rule 130  
**Christel Schaldemose (S&D)**

Subject: Car hire legislation

There is a severe lack of transparency in the rules applicable to car hire in the EU. Rental offers are expensive and full of pitfalls, such as high excess charges, no insurance against excess charges, etc.

If the consumer opts for insurance to cover the excess charge, the rental firm still has a legal right to claim the excess charge directly from the consumer, even where the latter is insured via an insurance broker. This means that the consumer may be forced to advance large amounts to cover damage. Afterwards it is up to the consumer himself to ensure that the broker covers these costs.

Is the Commission aware of the lack of transparency of the rules in this area? Does the Commission plan to look into how consumers can be better protected, since car hire customers are mainly tourists, who are unfamiliar with the legal tradition of the country in question and are thus placed at a disadvantage? Will the Commission finally consider amending the rules so that:

1. excess charge insurance can only be taken out via a broker if the broker assumes the rental firm's claims vis-à-vis the consumer;
2. the rental firm can never demand an excess charge that is more than the cost of one week's hire of the car; and the consumer is entitled to be insured against excess charges directly with the rental firm?
3. The Commission's answers to questions 1 and 2 should apply to any legally valid car hire contract in the EU.