

# Eau de Vie

a wine, spirits, and travel newsletter

Vol.46 October 2022

## RENTAL CAR INSURANCE: A PRIMER

The manager at the Gare Lyon Europcar office in Paris was preparing our rental documents for our Mercedes 9 passenger van when he said, "Do you want the insurance for the van?" Sara looked at me worriedly as I said, "No, it's covered by my credit card." He responded, "Ok, but this van is worth over 90,000 euros, will your credit card cover that?" Sara's look of concern turned into shock as I steeled my nerves and said, "I don't want the insurance." He said, "Ok, but you have to sign a waiver."

The waiver was a poorly copied piece of paper with a blue pen scrawl of 90,000€ as the value of the van. The manager checked the refused box and I signed with a lump in my throat.

As we left Paris the next morning we encountered a massive traffic jam because a marathon had shut down most of the inner city. My plans for an easy exit on a Sunday morning were dashed. There was nothing to do but summon the courage to join the congested traffic with my cumbersome, expensive, German rental van that... had no insurance!

But that's only what the rental car companies want you to believe.

Despite what the rental car companies say, all their vehicles have insurance on them. It is mandated by law. What you are purchasing, or not, when you buy their "insurance" is a waiver to not be pursued in case of an insurance claim for damages to the car while you are the renter.

Well, this sounds ok, doesn't it? If someone damages your rental, insurance pays and the waiver protects you from having to pay the insurance....good, good...so shouldn't you buy the waiver?

No, and here's why. If you rent a car in the United States and have car insurance on your personal car this will cover you if there are damages to a rental that results in an insurance claim.

Here's what some of the top insurers in the country have to say on the topic: [Progressive](#), [State Farm](#), [Geico](#).

The car rental companies have primary insurance on their cars. If damage occurs, this policy pays for the repair. Your personal policy is considered secondary and it pays if the primary pursues payment for damages. In short, you are covered not once, but twice. But wait, there is a twist.

Most credit cards include car rental secondary insurance as a benefit. The only stipulation to receive this benefit is to pay for the entire reservation with your card.

The way this works is simple: pay for the rental with your credit card and that's it. Domestically if there are damages to the car that you'd be responsible for paying, the pay trail would go like this: 1. rental car company insurance 2. your personal insurance 3. your deductible 4. credit card rental insurance pays your deductible. Your cost? \$0.00

For international rentals it works the same way except your personal insurance won't cover you, but your credit card will.

It is important to know what the limits are with your credit card as they do differ. My MasterCard has a better benefit than my American Express Card so check into your card benefits.

Car rental companies know they are pushing your fear buttons when they ask if you want the insurance. They can make a tidy little profit off this fear. Summon your courage and say no. You don't need it because you are covered, multiple times. We returned the van without a scratch.

# APPLE SEASON & NORMAN CALVADOS

In many World War II D-Day accounts you come across a passage that says something like, “that night we sheltered in the cellar and liberated quite a few bottles of Calvados.”

It's odd that Normandy's signature drink should sound like something from Spain. Here's a little insight into an apple brandy from France.

Keep this in mind: whiskey is distilled from beer and brandy is distilled from wine....sort of. Calvados, which is brandy from Normandy is distilled from hard apple cider. In America we call hard apple cider brandy, Applejack. But in Normandy it's called Calvados.

Normandy is cold and damp. It's lashed by the same rain and wind that keeps England green. Norman agriculture is famous for its happy fat cattle, cheese, such as Camembert, apples, pears, cider and brandy.

The Calvados region got its name after the French revolution. The revolutionaries decided to rename the entire country and appointed 83 new districts, or departments, for France. For part of Normandy many names were batted around and eventually they settled on Calvados which comes from *calva dorsa*, meaning *bare backs*. The name was in reference to two sparsely vegetated rocks off the coast. Maybe this wasn't the greatest inspiration for naming this part of Normandy but they had 82

other departments to name. You can almost imagine the committee chair rapping the gavel and saying, “Bare backs it is! Ok let's move on.”

Unlike southern regions of France, Normandy is too cold to grow grapes. So they make cider from their abundance of apples and pears. By the early 1600s they were distilling this cider into brandy. Officially it is called *eau de vie cidre* but in common usage it was called after the place it was made – Bare Backs a.k.a. Calvados.

By law Calvados must contain both pear and apple cider. Types of apples used follow a recipe such as: 10% acidic/sour, 20% bitter, 50% bittersweet and 20% sweet apples. The apples are juiced together and then slow fermented using wild yeast before distillation. To finish they are aged in oak for at least 2 years.

It is said that the finest 10 year old Calvados can rival the quality of the finest Cognac. I would agree, I enjoy both Cognac and Calvados. I drink them neat with a little ice and I pair them with cool fall evenings, a fire and friends.



*\*This is the view of the Norman countryside from our bedroom window at the [Chateau la Rametiere](#). The owner, Christine, shared her 60 year old estate grown Calvados with us!*