



Valet Parking & Insurance Fact Sheet

- You have a right to expect the valet service will take reasonable care of your vehicle.
- The restaurant or other venue that offers valet parking is responsible for damage to your vehicle while it is in their care and custody.
- Most businesses have insurance to cover damage caused by their employees.
- If you have optional Collision Coverage, your insurance company will pay for damage to your vehicle caused by a collision, regardless of who is at fault, minus your deductible.

What To Do:

- Make sure you consider Collision Coverage. It not only protects you for damage caused by a valet driver, it covers your vehicle when it is damaged in any collision, regardless of who is at fault.
- When your car is returned to you, walk around the vehicle and inspect it for any damage. If you leave the venue and discover damage later it is very difficult to prove the damage happened while it was driven by a valet driver.
- If there is damage, ask to speak to the manager and report the damage on the spot.
- Photograph the damage with your cell phone camera. If your phone doesn't have that capability, keep a disposable camera in your glove box to document damage from a valet service or any other accident that happens. This will provide your insurance adjuster with evidence to help assign fault for the damage.
- If items are stolen that are not permanently installed in the vehicle, your Homeowners or Renters insurance policy would pay for that loss, minus your deductible.
- It is best to store valuables in the trunk and use a Valet Key that only works on the door or ignition. If you don't have a Valet Key, you can usually purchase one from your local car dealer for a few dollars.