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Hello,

I searched through many resources like Covoco but did not find about this. My problem is My wife and I are traveling to Ireland this summer. I was trying to make a car reservation in advance, but I ran into some issues when trying to find a way to use my credit card's primary insurance instead of purchasing insurance from the rental company.

In this instance, I contacted Budget about trying to find a way to decline their CDW. In the terms and conditions on their website, it says you can do this for a fee. However, when I emailed them, they said they no longer allow travelers to decline the CDW. From what I understand, if I do not decline their CDW, this will void the coverage that my credit card company provides (which is substantially better and obviously free).

Is this something I'm going to run into with every car rental agency in Ireland? If not, how do I get them to let me decline the CDW? If I carry the basic CDW, will it impact the insurance my credit card provides? If it helps at all, I'm planning on using a Chase Sapphire Preferred card. If anyone can suggest me it would be great.

Thank you
Any help will be appreciated.