Renting a Quad in Santorini: Licence, Insurance and Prices Explained

Santorini's narrow roads, steep caldera views and hidden beaches make a quad bike an appealing way to get around. A quad, or ATV, lets you park almost anywhere, tackle loose gravel tracks and enjoy the island's famous sunsets without being stuck in a tour bus. But renting one involves more than picking a vehicle and handing over a deposit. Licence requirements, insurance cover and the fine print of rental agreements vary between companies, and getting them wrong can turn a holiday highlight into an expensive headache.

This article walks through the practical steps for renting a quad in Santorini. It covers what you need before you arrive, what to check at the rental desk, and how to handle insurance so you are properly covered. The aim is to help you make an informed choice and avoid surprises.

Step 1: Check Your Driving Licence

The first thing to confirm is whether your driving licence is valid for a quad in Greece. Greek law treats quad bikes as vehicles that require a driving licence. For most visitors, a full car licence (category B) is sufficient to drive a quad up to a certain engine size, typically 350cc or 400cc. A motorcycle licence (category A) may be needed for larger or more powerful quads, but in practice rental companies in Santorini usually rent quads that fall within the car-licence limit.

If you hold a licence from outside the European Union, check whether an International Driving Permit (IDP) is required. Many rental agencies ask for one even if your home licence is valid in Greece. The permit is easy to arrange before you travel through your national automobile association. Without it, you risk being refused the rental or, worse, having an insurance claim rejected after an accident.

What to watch: Some rental offices accept a photo of your licence, but the official rules require the physical document. Bring the actual card or paper licence with you. Also check the expiry date; an expired licence is not valid even if your home country still recognises it.

Step 2: Understand the Insurance Cover

Insurance is where many renters get caught out. In Greece, third-party liability insurance is mandatory for all vehicles, including quads. The rental company must provide this as part of the hire price. However, the level of cover varies. Basic third-party insurance may have high excesses or exclusions for certain types of damage, such as off-road incidents or single-vehicle accidents.

Most companies offer a collision damage waiver (CDW) or a full insurance option that reduces your financial liability if the quad is damaged or stolen. This is optional but strongly recommended, especially on an island with winding roads and loose surfaces where a tip-over is easy. Without it, you could be liable for the full repair cost, which can easily exceed the deposit you paid.

What to watch: Ask specifically what the excess is under the basic insurance. A common excess is 500 to 1000 euros. Then ask what the CDW reduces it to, and at what cost. Some companies also exclude damage to the tyres, undercarriage or roof (if the quad has one). Read the rental terms before you sign. If the company is vague about insurance details, that is a red flag.

For a reliable experience, consider a company like Moto Empire Santorini that is upfront about its insurance options and lets you choose the level of cover that suits your budget and risk tolerance.

Step 3: Compare Prices and What They Include

Quad rental prices in Santorini vary by season, vehicle model and rental duration. During peak summer months, expect to pay more than in May or October. A typical daily rate for a standard quad might be between 30 and 60 euros, but this is only a rough guide. The key is to understand what that rate includes.

Some quotes include unlimited mileage, a full tank of fuel, a helmet for the driver and passenger, and basic insurance. Others add extra charges for each of these. Fuel is a common hidden cost: you may be given the quad with a full tank and asked to return it full, or you may pay for a full tank at the start and get no refund for what is left. Clarify this before you drive away.

What to watch: Ask for a written quote that lists all included items and any potential extra fees. Be wary of prices that seem too low; they often come with a high excess or limited insurance. Also check the deposit amount and whether it is refundable in full. Some companies hold the deposit on your credit card for several days after you return the vehicle.

Step 4: Inspect the Quad Before You Ride

Before you sign the rental agreement, inspect the quad thoroughly. Walk around it with the rental agent and note any existing damage: scratches, dents, cracks in the bodywork, worn tyres, broken lights or loose handlebars. Take photos or a short video on your phone showing the damage and the agent in the frame. This protects you if the company later claims you caused that damage.

Check the tyre tread depth and condition. Santorini's roads are often uneven, and a quad with low tread is harder to handle on gravel. Test the brakes, the horn, the lights and the steering lock. If something feels off, ask for a different vehicle or a repair before you accept it.

What to watch: Some rental companies do not maintain their quads well. Look for a vehicle that is clean and has a current road tax disc (if applicable in Greece). A quad that has been serviced recently is less likely to break down on a remote road.

Step 5: Plan Your Route and Driving Etiquette

Santorini has a few main roads and many smaller lanes. Popular destinations include Oia for the sunset, Fira for the nightlife, Red Beach for the red volcanic sand, and Perissa for the long black-sand beach. A quad is ideal for reaching these spots because it can negotiate narrow streets and find parking where a car would struggle.

However, driving a quad on the main roads between Fira and Oia can be challenging. The roads are busy, especially in the afternoon, and some sections have sharp bends with limited visibility. Always wear your helmet (it is the law in Greece for quad drivers and passengers) and keep your speed moderate. On loose gravel, braking hard can cause a skid. Approach corners slowly and lean into the turn slightly for stability.

What to watch: Avoid driving at night if you are unfamiliar with the roads. Many quads have limited headlights, and potholes or livestock are harder to see after dark. Also be aware that drink-driving limits in Greece are strict; the legal blood alcohol limit is 0.05%, lower than in some other countries.

Step 6: Return the Quad and Settle the Bill

When you return the quad, do it during daylight hours if possible. The rental agent will inspect the vehicle for new damage. Compare the condition against the photos you took at the start. If there is a dispute, stay calm and refer to the pre-existing damage documentation.

Return the quad with the same amount of fuel as you received it, unless the rental agreement says otherwise. If you are paying for a full tank, you may as well use all the fuel you paid for. Settle any outstanding charges, such as extra days or insurance upgrades, and get a receipt for the deposit refund if it is not immediate.

What to watch: Some companies charge a cleaning fee if the quad is returned excessively dirty. A bit of dust is normal, but if you have been on muddy tracks, a quick rinse at a car wash before returning can save you money.

Step 7: Know Your Rights and Responsibilities

Greek consumer law gives you certain protections, but enforcement can be slow. The best protection is a clear contract and a reputable rental company. If a company refuses to honour the insurance or charges unfair fees, you can file a complaint with the Greek tourist police or your travel insurance provider. Many travel insurance policies cover vehicle rental excess as an add-on, so check yours before you travel.

Also be aware that quad bikes are not allowed on all roads in Santorini. Some pedestrianised areas in Oia and Fira are off-limits to motor vehicles. Follow local signs and park in designated areas. Fines for illegal parking or driving in restricted zones can be steep.

By following these steps, you can rent a quad in Santorini with confidence, knowing what to expect from the licence process, insurance cover and costs. A little preparation goes a long way toward a smooth and enjoyable experience on the island.