

# AUTO TALK

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Your Quarterly Everything Automotive Newsletter

Winter 2017

## Website Spotlight:

### Used Vehicle Pricing

Did you know your auto resource has used vehicle pricing? Under the Resources tab, scroll down to Used Vehicle Pricing. Click the information that best represents your vehicle, and when done, the pricing tool will provide you with several trade-in values giving you an estimate of your car's value. This is especially helpful when you're counting on a trade-in to help finance your next vehicle purchase.



### Locate a Dealer

A great way to find deals near you for new and pre-owned vehicles is through **Locate a Dealer** on your auto resource. Simply click to open the page from the Menu tab. Auto dealerships located in your vicinity will be shown, along with clickable links to each dealer's website referencing new and pre-owned vehicles. Another great way to shop for your next ride!

## Tech Improvements on Safety

Seat belts were first introduced in 1958. Since then, manufacturers have been focused on finding new ways to keep drivers safe. With the advent of the first major wave of safety features, such as cruise control, anti-lock brakes and air bags, many advances have followed. These include tire pressure monitoring and traction control. Many groundbreaking advances are heading to dealerships in 2017, including auto-brake, steering engagement to prevent collisions, improved cameras and sensors, 360-degree onboard video recorders, run-off road mitigation systems, drowsiness alerts, and spinal support seats. Follow the Resources tab to Technology Drives on your auto buying site to learn more.



## How Much Does a Teen Driver Cost?

The answer, unfortunately, is a lot. Aside from getting your young driver into a safe vehicle, there are other costs associated with this teenage right of passage:

**Insurance** – Men are more expensive to insure than women. According to industry sources, a 16-year-old boy can increase your insurance by almost 90%, where a young woman may cause an increase of 60%.

**Drivers Ed** – Driving school can set parents back anywhere from \$200 to \$1,000. While expensive, it is a one-time cost and a valuable place to learn to safely operate a vehicle. Successful completion will likely lower your insurance rates.

**Maintenance** – Start with a reliable vehicle and one that has low costs to fix. A dealership can help steer you in the right direction for both safety and upkeep costs. When purchasing a vehicle, many dealerships will include free oil changes for a period of time.

**Accidents** – Prepare your children to be less distracted. Have a contract with them where they promise not to use their phone while driving. Distracted driving can lead to tickets or accidents, causing your insurance to increase.

**Traffic Tickets** – Speaking of tickets, new drivers are more likely to get tickets than seasoned drivers. Men are 13% more likely to get ticketed than women. Many states provide points reduction classes by approved vendors to help keep it off your license.



## Into the Future!

For decades, the notion of a self-driving vehicle has been something of fiction. Now, as we turn the page and enter a new era of automaking, the driverless car is becoming more of a reality. Recently, the self-driving car industry received some very good news— a relatively large portion of Americans, 60 percent, would give up the wheel. However, there are still a great many Americans who remain very anxious about this. Self-driving vehicles, are not that futuristic or stuff of movies any longer. Many features found in vehicles such as auto parking, breaking, and acceleration are considered a precursor to the fully autonomous vehicles set to debut in 2019.

# Winter Tips

## Driving Tips

Winter driving conditions in some parts of the U.S. call for drivers to take extra caution and additional time preparing for the drive to their destination.

- If snow bound, stay with your vehicle and use it as a shelter.
- Emergency car kits should include a fully charged cellular phone, blankets, water, food, hats and gloves.
- Avoid warming up your vehicle in an enclosed area. Make sure the tail pipe is not blocked by snow.
- Tire pressure is very important; make sure tires are inflated properly.
- Gas tanks should be kept at least half full.
- Avoid using cruise control on any surface that is not dry.
- If you break down, attach a bright-colored piece of clothing or cloth to your car's antennae or door or hang it through a window to alert passersby.



## Woof, Woof!

Did you know many automakers cater to the comfort and safety of the furry family member? Various cars and SUVs carry animal-specific options to help make that road trip or ride to the vet an easy one. Some pet-friendly features include seat covers, a large boxy cargo area, a pet barrier, a low-to-the-ground profile, windows in the back that roll down, rear AC vents, non-carpeted walls and floors, a fold-out ramp, and pet-proof windows and door locks. Some of the top dog-friendly vehicles as rated by pet owners are the Honda Element, Jeep Wrangler and Toyota FJ Cruiser.



## Car Care Checklist

As temperatures dip, car care is important. Keep your vehicle safely on the road, and this will prevent you from getting stranded.

**Battery Power:** When steady cold temperatures arrive, battery power is reduced. According to Consumer Reports, when the thermometer reads 0°F, a battery has only half the power it has at 80°F. If the battery is over 5 years old, it's time to replace it. Need more assistance? Stop by any service station or your dealership for testing and charging.

**Bright Lights:** Check to make sure your lights are visible before heading out before, during and after a storm. It's easy to overlook. Motorists cannot see you signal or brake if snow and ice are covering the lights.

**Oil:** Did you know oil thickens when cold? According to Consumer Reports, multi-viscosity oil that has a "W" in the viscosity index means it's formulated for winter use. Such formulations as 5W-20, 5W-30 and 10W-30 provide the right amount protection, ensuring it flows correctly through the engine.

**New Wheels:** Don't put off the purchase of new tires till the spring. Winter weather is the best time to have great tread between you and the road. Winter-grade tires tend to be in short supply once the flurries begin to fly!

## 5 Bad Decisions That Can Impact Your Car Insurance

1. Lending a car to a friend: You are lending not only to your vehicle but your insurance as well.
2. Filing too many claims: Accidents should always be reported, but claims for dings and dents will put you on your insurance company's radar.
3. Texting while driving: Insurance companies take distracted driving very seriously, and in some instances, infractions will make you ineligible for insurance.
4. Not having enough insurance: Buying the minimum might seem like a good idea, but if you cause a serious crash, you may not have enough to cover the damages and will have to pay the remainder out of pocket.
5. Not mentioning a new driver: If a teen family member is driving, not letting your insurance company know could be cause for cancellation of benefits.

\*AAA

