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Standard Vehicle Maintenance Intervals You May Want To Follow

No two automobiles are the same. So it makes sense that vehicles have different maintenance guidelines. Such guidelines, which include recommendations regarding how frequently oil should be changed and how often tires should be rotated, are typically included in vehicle owner's manuals. Drivers are urged to familiarize themselves with these guidelines, which can protect vehicles as well as the people inside them.

According to CarGurus®, a free internet-based automotive resource, many manufacturers adhere to the 30-60-90 schedule. That schedule recommends everything from inspections to part replacements when vehi-

cles reach 30,000, 60,000 and 90,000 miles. These recommendations are meant to serve as guidelines, and drivers should know that certain factors can affect how often routine maintenance should occur and when parts must be replaced. For example, harsh driving conditions can lead to excessive wear and tear that causes parts to erode long before owner's manuals suggest they should. As a result, drivers should always speak with their mechanics during service appointments to determine if their vehicles are aging gracefully or if they need a

little extra TLC.

Drivers should always read their manuals for recommended service intervals. The following are

30,000-mile intervals. · BATTERY: A typical car bat-

some general maintenance tery tends to last around four or guidelines, courtesy of Carfive years. Gurus®, that drivers can keep in

their vehicles' odometers.

• OIL AND OIL FILTER: Many new cars now run on synthetic oil, which tends to last between 5,000 and 10,000 miles. Older vehicles using traditional oil may need to adhere to the once-standard oil change interval of 3,000 miles. Mechanics will typically replace oil filters

with the same frequency as they replace oil. • AIR FILTER: Air filters generally need to be replaced every 15,000 to 30,000 miles. However, CarGurus® notes that drivers who park in dusty environments should err on the side of caution and have their air filters replaced every 15,000

mind as the miles pile up on

miles • FUEL FILTER: Clogged fuel filters can affect engine performance and even prevent engines from running. Fuel filters may need to be changed at

BRAKE PADS: Worn out brake pads will make a screeching sound. Brake pads should last around 50,000 miles, though they should be inspected at regular intervals regardless of mileage.

BRAKE ROTORS: Brake rotors can be resurfaced or replaced, and this should be done around 60,000 miles. Resurfacing can only be done once and is less expensive than a full replacement.

 HOSÉS: Hoses crack over time, but generally do not need to be replaced until they reach 90,000-mile However, hoses should be inspected routinely, as busted hoses can cause very significant damage.

Recommended maintenance intervals are only intended to serve as guidelines. If drivers notice any changes in vehicle performance, they should con-sult a mechanic immediately, regardless of how many miles are on their cars or trucks.

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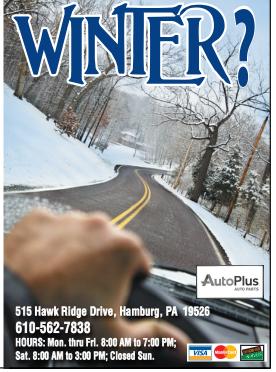
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The Importance of Routine Vehicle Maintenance

Owning a car is a big responsibility. Drivers who plan to keep their vehicles for the long haul must emphasize maintenance if they want to keep adding miles to their odometers. In fact, the automotive information site CarAdvice says that routine maintenance may be the most important thing drivers can do for their vehicles.

A vehicle needs consistent care if it is to run efficiently. Maintenance also reduces the

risk of roadside breakdowns and costly repairs. Here's a look at some of the benefits of staying on top of maintenance.

 Saves money: Even though maintenance costs money, sticking to a consistent maintenance schedule can save big bucks in the long run. For example, the cost of rotating and aligning tires is considerably less than repairing a car after a major blowout and paying for a tow and tire replacement.



Improves performance and efficiency: Routine maintenance includes oil changes, filter changes and fluid top-offs. Such tasks keep engines running smoothly. Ignoring this routine maintenance can put engines in jeopardy of breaking down and adversely affect vehicle performance, diminishing fuel

economy and leading to a sluggish ride. Identifies safety issues: Routine inspections and work performed by reputable service stations help drivers stay abreast of recalls or issues that can affect the safety of

 Maintains a maintenance record: When the time comes to sell the vehicle, having a log of routine maintenance indicates to potential buyers that the vehicle was well cared for.

· Keeps compliance: Vehicles covered under manufacturer's warranties typically need to be maintained in adherence to factory-recommended maintenance schedules. This ensures that the vehicle is in compliance and will be covered in the event of a warranty claim.

Routine vehicle maintenance is important for a variety of reasons. Drivers can work with a trusted and reliable mechanic to develop a schedule that keeps their cars and trucks on the road.

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Factors That Impact Insurance Premiums:

Auto insurance rates vary from person to person, even though it may seem like the offerings are the same. But no two drivers are the same, and certain factors may be affecting drivers' auto insurance premiums without the motorists even realizing it.

Automotive insurance provider State Farm says most insurance companies consider several factors when calculating the cost of car insurance. Recognizing which situations can increase or lower costs can help drivers get the best rates coverage needed. Although it can be tempting to reduce the price of insurance by choosing lower amounts of

coverage, there are other ways to make insurance more afford-

 MOVE. Insurers typically look at where a person lives when calculating rates. Those people who live in highly populated, urban areas likely will have higher premiums than others who live in more rural towns. That's because greater population density often translates into more people on the road — and a greater chance for insurance claims due to fender benders or theft. By moving, a person may be able to cut rates.

 GENDER AND AGE ARE FACTORS. One can't step into a time machine, but it's helpful to know that growing a little older can lower insurance premiums. The financial advice source Money Crashers say that young men usually incur higher rates than young women because statistically men get into more accidents. However, as a person moves into his or her senior years, the roles reverse. Older women may see higher rates than men the same

 KEEP MAKE AND MODEL IN MIND. The type of vehicle driven can affect insurance premiums. Certain insurance carriers will increase premiums on vehicles that are more susceptible to damage. Flashy sports cars or those that do not score as highly on vehicle safety ratings calculated by industry experts may result in high premiums. Vehicles that are desirable to car thieves also may cost more to insure. Researching vehicles prior to purchase and checking the rates for those cars or trucks with insurance companies can help keep costs low.

• COMMUTERS MAY PAY

MORE. Individuals who use a

car for business or frequent commuting may pay more than people who drive less because statistically there is a greater risk for an accident, says State Farm. Reducing commute

times can lower premiums. TIE THE KNOT. Insure.com says married couples have been found to be less of a risk to insurance providers statistically than those who are single. A study by the National Institutes of Health found that single drivers were twice as likely to be in an auto accident as married drivers. Combining policies also can help married people save.

• FOLLOW THE RULES OF THE ROAD. Drivers who have moving violations, drink and drive or engage in otherwise risky behavior behind the wheel may see their rates soar.

Insurance companies weigh factors such as driving record, age, locality, and more when assessing premium costs. Drivers have some room to get lower rates by knowing the factors that determine their premiums.



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How To Avoid And Repair Flat Tires

Nothing can delay road trips more suddenly than flat tires. Unfortunately, because tires are the only part of the vehicle constantly in contact with the road, wear and tear is to be expected.

The National Highway Traffic Safety Administration says that flat tires and blowouts are a leading cause of highway traffic accidents. Even though flats



Select Auto Imports say that Page 5-CC

cannot be prevented, there are ways to make tires less vulnerable and make vehicles safer along the way.

FLAT TIRE ÁVOIDANCE

Routine inspection and tire maintenance is essential to their performance. In addition, paying attention to road hazards and avoiding them when possible can prolong the life of

• TIRE PRESSURE: Tires should be maintained at the correct air pressure indicated on the sidewall or as advised by the manufacturer. Tires with too much air can be damaged by bumpy roads and potholes. Tires that are not inflated enough may increase friction on the roadway, resulting in a blowout. Check tire pressure routinely, and do so when the tires have rested for three hours. Many vehicles now monitor tire pressure automatically and alert drivers through a signal on the dashboard.

• TIRE WEAR: The advisors at

inspecting tires for uneven wear should be a routine part of maintenance. If tires show uneven wear, they may be more susceptible to flats or blowouts. Tire rotations can help alleviate uneven wear. The NHTSA recommends tires be rotated every 5,000 miles.

TIRE TREADS: The Allstate Insurance company says to look for worn tire treads. Check for wear bar indicator marks located between the tread pattern of the tires. If the wear bar is level with the treads, it's time for new tires. Otherwise, place a quarter between the grooves of the tire. If the tread doesn't extend beyond the top of Washington's head, it's a good idea to replace the tires.

CONSTRUCTION SITES: Drivers should try to avoid areas under construction. Rocks, nails, metal shards, glass, and divots in the roads can cause punctures and even-

FLAT TIRE REPAIR When flats occur, having the the procedure for fixing the flat

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Drivers will need an inflated spare tire, a jack, a lug wrench, bracing material (to keep the vehicle from rolling, such as a brick or piece of wood), and the vehicle's owner's manual. Goodyear says it is essential to fix the flat in a safe area away from traffic and on a flat sur-

• Use the owner's manual to find the correct position to place the jack to lift the car.

Remove hubcaps or center covers to access the lug nuts. With the lug wrench, loosen lug nuts in a counterclockwise direction.

• Take off the tire and put on the spare. Replace and tighten the lug nuts. Replace hubcaps or

covers. · Slowly lower the vehicle and drive cautiously to ensure the

tire center.

right tools and understanding

spare is in working order.

 Purchase a new tire or have a hole plugged or repaired at a





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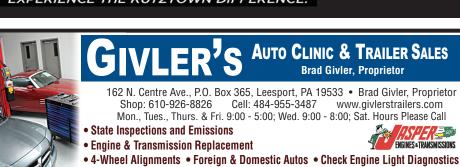
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What To Do After Being Involved In A Car Accident

Car accidents happen every day, and rare is the experienced driver who has not been involved in at least one accident during his or her time behind the wheel. Drivers or passengers who have been involved in previous accidents may react calmly when involved in another accident, but the experience of being in a car accident can be shocking to those people who have never before been involved in a car crash.

According to the World Health Organization, there were 1.25 million road traffic deaths across the globe in 2013. But not every traffic accident involves a fatality, and many are minor incidents in which all

involved parties walk away unharmed. Unfortunately, all traffic accidents, however minor they may be, have financial ramifications, and it's in drivers' and passengers' best interest to familiarize themselves with the right way to respond to traffic accidents should they find themselves in a crash.

• DIAL EMERGENCY SER-

VICES. After pulling over and out of traffic, drivers and passengers involved in traffic accidents should dial 9-1-1 emergency services. If drivers are incapable of pulling onto the shoulder or out of the way of oncoming traffic, immediately put on the vehicle's hazard lights and dial 9-1-1. Enlisting

the help of emergency services like 9-1-1, even when no one appears to be injured and no vehicles seem to be damaged, is necessary because the presence of a neutral third party like a police officer or emergency medical technician can be helpful should the accident ultimately lead to legal action.
• EXCHANGE INSURANCE

INFORMATION. After each driver has pulled over and is out of harm's way, attempt to exchange insurance information. If you lost your insurance card or can't find it in your vehicle, don't panic. Simply use your mobile phone to call your insurance company and get your policy number. Police may let you off the hook if you can provide proof of insurance, even if you don't have any such proof in your vehicle. If the other driver appears irate and/or confrontational, wait until the police arrive to exchange insurance information and do your best to avoid this person. OBTAIN A POLICE REPORT. Police reports are vital, even when accidents are minor. Insurance companies may not pay damages if no police report has been filed and the involved parties have differing accounts of the accident. And drivers' premiums may increase if they are involved in an accident in which no one is deemed atfault. Always protect yourself after a traffic accident by calling the police and obtaining their official report of the incident. Also, ask the responding officer if you are required by law to report the accident to the local motor vehicle agency. Some areas require this, while others • TAKE PHOTOS. If you have a

smartphone or camera on hand, take as many photos of the accident as you can without risking your safety. stamped photos may help you should a lawsuit or other legal action be taken in the future. Car accidents can be scary, and knowing how to respond to accidents can help drivers and passengers make the best of unfortunate situations.





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Cloudy Headlamps A Significant Safety Concern

(MS) - Many drivers feel less comfortable behind the wheel at night than they do during the day, when daylight makes it easier to see fellow motorists as well as pedestrians. Nighttime can compromise a driver's vision, and that reduced vision is a key factor in traffic fatalities, nearly half of which occur at night.

Though traffic accidents are a byproduct of a host of factors, headlamp clouding is one of them and a growing problem for motorists. Vehicles equipped with plastic headlamp lenses can become hazed and yellowed from the effects of sunlight, ozone, road pollution and the chemicals used in car washes. When driving at night, cloudy headlamps combine



with little or no natural light to output of their headlamps, taildecrease visibility and pose a significant safety threat to drivers, their passengers and fellow motorists. Drivers cannot increase the amount of natural light at night, but there are steps they can take to improve

their nighttime visibility.

* ADDRESS CLOUDY HEAD-LAMPS. Plastic headlamp lenses, especially as they age, reduce headlight output considerably, compromising nighttime vision and the safety of drivers and their passengers. But as potentially dangerous as cloudy headlamps can be, it's just as easy for drivers to address the issue before it becomes a problem. Employing an advanced technology that works with minimal effort, the Philips Headlight Restoration Kit is designed for do-it-yourselfers and can help restore headlight lenses to likenew condition in less than 30 minutes. In lieu of a costly headlamp replacement, the kit allows motorists to quickly and significantly improve the light

lights, turn signals and reflective lens covers.

* KEEP WIPER BLADES

FRESH. Vision is already compromised at night, when the lack of natural light can make it difficult to see pedestrians or animals on the road. That visibility is only further compro-mised by brittle or ineffective wiper blades, which should be changed every 90-120 days to ensure optimal performance. Drivers who live in areas with heavy rain or snowfall should inspect their wiper blades more frequently, especially if there is pitting on the windshield.

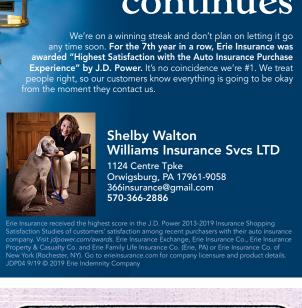
* CHECK THE WINDSHIELD WASHER PERIODICALLY. The windshield washer is an often overlooked aspect of vehicle maintenance. Unfortunately, it's typically too late by the time many motorists notice an issue with their windshield washer. Don't fall victim to a faulty windshield washer in the middle of a rainstorm or a blizzard. Inspect the windshield

washer periodically to ensure it's working properly and keep the fluid level topped off so it's there when you need it.
* THINK AHEAD. In addition to

Erie Insurance

addressing existing issues, drivers can take steps to ensure their nighttime visibility is protected over the long haul. The Philips Headlight Restoration Kit, for example, employs a protective UV coating that can prevent future clouding for up to two years. In addition to addressing the headlamps, consider how your visibility is likely to be affected during the worst possible snowstorm or on a night with torrential rains. Keep those conditions in mind when deciding whether or not to hang any fuzzy dice or other trinkets from your rearview mirror. While such items can add a touch of personality to your vehicle, the decreased visibility such items can cause is not worth the cost over the long

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