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Prepare Vehicles For Harsh Weather

As the seasons change, motorists must take steps to safeguard their vehicles, especially when the season changes from fall to winter. Each winter, many vehicles are subjected to sub-zero temperatures, snowfall and icy roads, and such conditions can take their toll on vehicles over time. Taking steps to prepare vehicles for winter weather is a vital step that can make cars and trucks safer for drivers and their passengers.

BATTERY - Old batteries should be replaced before winter begins. Without a strong, properly functioning battery, engines cannot turn over. Most batteries last between three and five years. However, extreme cold can compromise batteries, especially those that have been around awhile. Batteries are made up of acid and water, and cold temperatures can freeze the water, thereby affecting battery performance. According to AAA's Automotive Research Center, at 32 F, the average battery loses 35 percent of its strength. Newer batteries can be protected by starting the vehicle each day to warm up and recharge the battery. Let the car run for at least 10 minutes if you cannot take an extended drive.

EXTERIOR MAINTENANCE - Keeping a car waxed and sealed can help maintain a durable exterior finish. This includes not only the paint, but the rubber and vinyl parts of the car's exterior. Winter is a good time to switch to a heavy-duty synthetic wax that can shield against water and road salts. High-quality sealants can be used on bumpers, trim and rubber door seals as added protection. Speak with an automotive retailer or even the car dealership if you are unsure which products will make your car's parts most durable for winter weather. Do not stop washing your car just because the weather is cold. Slushy, wet roads and snow-melting salts can speed up the formation of rust or other decay on the undercarriage of the vehicle. These materials will need to be periodically cleaned off. Flush the underside of the vehicle whenever possible, taking advantage of any dry, slightly warmer days.

TIRE PRESSURE - According to the automotive retailer Pep Boys, vehicle tires lose a pound of air pressure for every 10-degree drop in temperature. Many modern cars will alert to changes in air pressure, and drivers should be diligent in maintaining the proper tire pressure. Fuel economy as well as handling ability can decline when tires are not inflated properly. Tires can be refilled at many gas stations for little cost.

WIPERS - Visibility is key in hazardous weather conditions, and keeping the windshield clean is a priority. This means ensuring there is enough windshield wiper fluid in the car and that it is a product that will not freeze. Wiper blades can freeze and crack in the winter. Older blades may be more susceptible to damage. It's a worthy investment to replace existing wiper blades at the start of each winter. When vehicles are parked, pull the wipers off of the windshield to safeguard them from sticking and cracking. Cold weather requires drivers to amp up their vehicle maintenance routines. Consult with a mechanic or automotive retailer for more ideas and products that can help your vehicles operate safely and efficiently this winter.

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Inspect Tires Before Fall Road Trips

Road trips are an autumn tradition for many people. Excursions to see the fall foliage can be awe-inspiring, but drivers must make sure their vehicles can handle such jaunts.


Tire inspections are essential before hitting the open road. The following are a handful of steps drivers can take to ensure their tires are up to the task of fall road trips.

- Give tires the eye test. The eye test can be an effective and quick way to detect tire damage. Uneven wear may be indicative of insufficient tire pressure or an alignment problem. Uneven wear also may indicate the vehicle is experiencing problems with its steering or suspension. But many times uneven wear can be remedied by a simple tire rotation, so take your vehicle to your mechanic if you notice uneven wear.
- Look for stowaways. Uneven wear is not the only thing drivers can detect with their eyes. In the course of your travels, your tire might have picked up a few stowaways, such as nails and screws that are poking into the tire. If you find any freeloaders, take your car to your mechanic, as your tires may need to be replaced.
- Look for cracking or bulging treads. Cracking or bulging treads or sidewalls can eventually cause a blowout, which can put you and your fellow road trippers in serious jeopardy. Cracked or bulging treads or sidewalls indicate tires are worn or weak, so bring your car to your mechanic for an inspection if you discover such problems.
- Perform the penny test. The penny test can help motorists determine if tire treads are worn. To perform the test, insert a penny with Abraham Lincoln's head pointing upward into the tread. If the tread does not reach the top of Lincoln's head, your tire's treads are worn.
- Check tire pressure. Right before you pack up the car to hit the open road, check each of your tires' pressure, making sure the pressure in each tire is at the level recommended in your owner's manual. Inflating tires to the proper pressure takes just a minute or so, but that minute can protect you and your passengers while also saving you money at the filling station. Properly maintained tires can go a long way toward ensuring the fall road trip season is a success.

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8 Factors That Can Affect Auto Insurance Premiums

Auto insurance is a necessity for drivers in many localities. But while local laws may mandate drivers have insurance, no such laws mandate how much drivers must pay to insure their vehicles. Certain factors can influence just how much drivers will pay for their auto insurance policies.

- 1. Complacency:** Doing nothing at all may find you spending too much on auto insurance. Many drivers fail to routinely shop around for coverage, and that can be costing them money. In its 2013 Insurance Shopping Study, the research firm J.D. Power found that only 23 percent of auto insurance customers shopped their policies in the past 12 months. Shopping around for a better rate can save drivers considerable amounts of money, and the Internet has made comparison shopping easier than ever before.
- 2. Coverage and deductibles:** The type of coverage you choose, as well as the amount of your deductible, will affect the cost of your policy. Choosing a higher deductible (the amount you pay out of pocket before insurance will start to pay) usually leads to a lower monthly payment. Full coverage may not be necessary if you own your car or the car is old and not worth that much.
- 3. Location:** Where you live can affect the cost of your insurance premiums. Since most traffic accidents occur close to home, the area where you live factors heavily in the cost of your policy. Densely populated neighborhoods with more cars mean you could be at a higher risk of accident, theft and injury. Plus, costs for repairs may be higher in these areas. Moving to a less populated area can reduce insurance costs.
- 4. Age/gender:** A person cannot change his or her age, but it's wise to realize that age and gender can affect costs. Young men typically incur higher rates than young women. Understanding your potential insurance costs can help you when choosing a vehicle.
- 5. Vehicle type:** According to State Farm, some insurance companies increase premiums for cars deemed more likely to be damaged or stolen. A vehicle that scores high in independent safety ratings may be cheaper to insure than vehicles that scored low on safety tests.
- 6. Credit score:** Raise your credit score and you may be able to lower your car insurance costs. According to the research firm Conning & Co., roughly 92 percent of insurers use your credit information as a factor to determine rates. Studies show that people with bad credit tend to file more and higher claims.
- 7. Marital status:** Statistics show that people who have tied the knot are involved in fewer accidents and given fewer tickets than people who are single. Getting married can reduce insurance premiums, as can combining or bundling policies with your spouse.
- 8. Driving history:** A driving history full of accidents and tickets can affect your insurance rates. However, many tickets and accidents that do not involve injuries stop affecting insurance rates after three years. Driving safely and bidding your time until your tickets and accidents no longer influence your rates can save you money. Drivers have control over how much they spend on auto insurance. Safe driving habits, the right choice of vehicle and where drivers choose to live can influence the cost of their auto insurance policies.

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Protect Your Vehicle From Snow, Ice and Damage From The Cold

Winter can be an unforgiving season. Freezing temperatures coupled with snow and ice can take its toll on people who live in climates where cold weather is a fact of winter life. While winter can test people's patience, it also can be harsh on cars and trucks. Understanding what components of a vehicle can be compromised by dropping temperatures and snowy roads can help drivers take action to safeguard their automotive investments. While winter can wreak havoc on just about every part of a vehicle, there are some parts that seem to bear the brunt of Old Man Winter's abuse. Properly servicing and caring for a car or truck can help.

Drivers should take their vehicles for a tuneup and inspection before wintry weather arrives. A mechanic will examine the car battery and check antifreeze levels and make sure that the thermostat, defroster, brakes, and even wiper blades are working effectively. Have the tires inspected for adequate tread, which can make navigating roads safer. If the treads are worn, replace the tires. In addition to visiting their mechanics, drivers can perform some inspections and fixes themselves.

- Check that all of the vehicle's lights are operational so your car can be easily seen during inclement weather. Exchange your existing windshield washer fluid with one that will not freeze in cold conditions. Check the nozzles on the windshield-washer system routinely and clear out any blockages of ice or debris. While addressing windshield washer fluid, also replace worn out windshield wiper blades with ones that can withstand snow and icy weather.
- A new coating of wax can serve as a shield against road salt, snow, sleet, and rain. Try a polymer wax to protect the paint. Whenever possible, rinse off salt and grime so it does not dry on the car and gradually wear away at the paint. Some drivers mistakenly believe that salt stops being a problem once it dries simply because moisture is the active ingredient for a corrosive reaction. But humidity in the air is enough to keep the salt eating away at the car's paint, and that can contribute to rust. Be sure to rinse off the undercarriage of the vehicle as well.
- Have your tires' alignment checked toward the end of winter or early spring. A season of traveling over pothole-ridden roads or hitting curbs buried under snow drifts can affect the alignment. Get everything back on track. Similarly, inspect tires routinely, as weather changes can affect tire pressure and strength.
- Use a soft snow brush or a foam brush to clear snow off of the car. Avoid hard plastic scrapers you might use on your windshield, as they can scratch painted surfaces.
- Try to park the vehicle in a garage or under a car port, each of which can protect cars and trucks from the often harsh elements of winter.

Scrapers should only be used on windows and not on the body of the car or rear windows with automatic in-glass defrosters.

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Why A Clean Air Filter Is Important In Your Vehicle

Motorists routinely check their tires for proper inflation, top off engine fluid levels and maintain oil change schedules. But some drivers do not understand the importance of keeping engine air filters clean. Engine air filters are a relatively inexpensive vehicle part, but they perform a very important job. For every gallon of gas a car burns, it uses the equivalent of 12,000 gallons of air, and that air must be filtered to help keep an engine clean. Air filters catch all of the dust, grime, insects, sap, leaves, and any other debris that may get sucked up past the air intake of the vehicle's grill and into the engine itself. Without the air filter, those contaminants may compromise the engine, causing corrosion and abrasion. If the air filter in the engine becomes too dirty and is not changed regularly, the engine is starved of air. Clean air filters allow just the right ratio of air to fuel to enable the engine to function properly. Engines need adequate air for the combustion process to take place. Without the proper combustion levels, vehicles cannot perform prop-

erly or efficiently and the engine may burn more gas or get fewer miles to the gallon. A dirty filter also can rob an engine of power. Drivers may notice sluggish acceleration. Air filters also can get so dirty that the engine stalls completely. But such a problem only develops after considerable neglect. Air filters may not need to be replaced at each and every oil change service call. Many technicians advise replacing the filter every 8,000 miles. However, drivers who live in particularly dry and dusty regions may need to replace filters more frequently. Mechanics can often detect when an air filter needs to be replaced. If he or she notices the air filter is particularly dirty, then it's probably time to replace it. Replacing the filter is a relatively inexpensive repair for the amount of performance and peace of mind a new filter provides. Air filters need to be changed regularly to maintain the right flow of air into the engine and to protect the engine from debris.

Did you know?

According to the Insurance Institute for Highway Safety and the Highway Loss Data Institute, roughly 10 percent of all highway deaths involve large trucks. Braking capability can play a role in such deaths, as the IIHS notes that loaded tractor-trailers take between 20 and 40 percent farther than cars to fully stop. That discrepancy is even greater on poorly maintained roads or roads marked by adverse conditions such as ice, rain and/or snow. While 16 percent of the roughly 3,600 people who died in large truck crashes in the United States in 2014 were truck occupants, more than four times that many people (68 percent) were occupants of cars and other passenger vehicles. That's because large trucks typically weigh 20 to 30 times more than passenger vehicles, meaning occupants in cars and passenger trucks are incredibly susceptible to serious injury or death should they get in accidents with tractor-trailers and other large trucks. Time of day also must be considered when examining large truck crashes and fatalities. While 17 percent of deaths in 2014 took place between the hours of noon and 3 p.m., that figure dropped to 11 percent between the typical rush hours of 6 p.m. and 9 p.m.

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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 services. 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.

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Headlamp Safety At The Core Of New Campaign

(MS) - To many motorists, "vehicle maintenance" means oil changes every 3,000 miles and weekly trips to the car wash. But there's more to maintaining a vehicle than keeping it looking good on the road and tending to what's under the hood. Recognizing the importance of nighttime visibility and how often headlamp maintenance is overlooked, Lumileds (founded by Philips) has launched a global safety campaign to increase awareness about headlight bulb technology and the importance of replacing headlight bulbs in pairs. WHAT HAPPENS TO HEADLIGHT BULBS AS THEY AGE? The filaments of headlight bulbs age as the bulbs are used and exposed to the elements, which include sunlight, ozone and other environmental factors. As they age, the bulbs become fragile and light begins to deteriorate, typically within two to three years of initial usage. In some cases, aging bulbs may be delivering up to 30 percent less light than they delivered when they were brand new. WHY ARE AGING HEADLIGHT BULBS UNSAFE? When driving at night, many

motorists may notice that sometimes one headlamp seems to be putting out more light than the other. While this is inconvenient, drivers may not know why it's also unsafe. When one headlamp bulb is producing a substantially weaker light output than the other, the result is an unbalanced and inconsistent light beam that can diminish driver visibility at night, when drivers' visual acuity is naturally reduced by as much as 70 percent. WHO IS AFFECTED BY UNBALANCED AND INCONSISTENT LIGHT BEAMS? Everyone on the road is affected when light beams emanating from vehicle headlamps are unbalanced. Drivers of vehicles that are producing uneven light beams will be driving with compromised visibility. Compromised nighttime visibility is a cause for considerable concern, as the National Safety Council® notes that traffic death rates are three times greater at night than during the day. But oncoming motorists are also affected by unbalanced, inconsistent light beams. Such motorists may have difficulty seeing and identifying vehicles with just one headlight operating at peak capac-

ity, and some may even mistake oncoming cars and trucks for motorcycles. That can create positioning issues that put drivers on both sides of the street in jeopardy.



WHY REPLACE HEADLIGHT BULBS IN PAIRS?
By replacing headlight bulbs in pairs, drivers are doing their best to ensure their vehicles produce consistent, balanced light beams that can make nighttime driving safer for everyone on the road. Lumileds also notes the long-supported automotive industry standard of replacing various vehicle parts in pairs. Replacing parts such as tires, brakes, shocks and wiper blades in pairs ensures vehicles will maintain proper balance and function properly when driving at night and during the day. Drivers' nighttime visibility suffers greatly when one headlight bulb is producing significantly less light than the other. Replacing bulbs in pairs can help motorists make the road safer for themselves and their fellow drivers.



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