

# Explaining your used car warranty options

Purchasing a previously owned vehicle requires a leap of faith. Even after relying on a test drive and a thorough inspection by a mechanic, it's impossible to know how the previous owner drove and maintained the vehicle and the wear and tear it may have endured. Drivers also cannot predict any issues that may crop up after signing a purchase contract. A certified pre-owned warranty from the dealership, an extended warranty or a different type of aftermarket warranty product can offer some peace of mind.

Navigating these warranties can take some savviness. Certified pre-owned warranties tend to be the smartest bet in the realm of used car warranties. This is because factory warranties are backing the product, and the vehicles that are given the CPO stamp have been properly vetted and are in great shape to be insurable, according to IntelliChoice, a company that develops and distributes consumer automobile ownership data, ratings of

vehicles based on their consumer value, leasing cost data, and Certified Pre-Owned Program analysis. Many car companies conduct small repairs to prepare a vehicle for CPO status, and cars are inspected thoroughly to ensure they are worthy of being backed by the factory warranty. This is a boon to buyers because they know they are likely getting a quality vehicle.

There are mixed reviews by automotive experts on other aftermarket warranties, often billed as "vehicle protection plans" and "service contracts." Some people believe they can save a lot of money. Others feel that they aren't redeemed enough to warrant the out-of-pocket cost, and that paying for repairs alone is more cost-effective.

Autotrader, a vehicle value estimator and buying/selling tool, says that an extended warranty is rarely a good buy on a used car, but there are a few exceptions. If the car is notoriously unreliable (check J.D. Power re-

liability ratings), purchasing a warranty can be a smart-er buy. Drivers should look for an exclusionary (bumper to bumper) warranty, which covers all items except for ones specifically excluded on a list. This type of warranty is more comprehensive, and there's less of a risk that a claim will be denied. Other warranties include powertrain warranties, which only cover the vehicle's most important and expensive components. A WRAP warranty also may be attractive, as it will extend coverage to the few items that may no longer be covered by the original manufacturer's warranty.

Buyers also can try to negotiate a warranty, if the car is not CPO, into the purchase price as an incentive for buying the vehicle. Individuals can speak with the salesperson to find a deal - and coverage - that works for them.

Warranties are options that may help buyers feel a little more secure in their purchases.

# Keep tires road-worthy for safer driving

Making driving safer can come down to ensuring that the vehicle is in good working order - starting from the ground up.

The National Highway Traffic Safety Administration warns that an average of 200 people die each year in tire-related crashes. In 2016, 733 people across the United States lost their lives in accidents in which tire malfunction was a contributing factor. Roughly 70 percent of single vehicle accidents are tire-related. Taking tire maintenance

seriously can greatly reduce the chances of blowouts, accidents and fatalities.

## Maintain the right pressure

Caring for tires not only improves safety, but also it extends the life of the tires, saving drivers money as a result. Michelin Tires says that simply checking the tires' inflation pressure can make a significant difference in how long tires last. For example, a tire that is consistently 20 percent under-inflated may see its life expectancy reduced by 20 percent.

Tires that are not properly inflated also can have a high rolling resistance. In such instance, the engine must expend more effort to move the vehicle - thus eating up fuel.

Pressure should be checked at ambient temperature before driving, states AAA. The recommended inflation pressure can be found in the driver's manual or on the tire.

## Check tire tread

Tires rely on good tread depth to maintain traction and shed water during wet conditions. AAA recommends checking tread with a visual inspection and with the "quarter test."

Insert a quarter into a tread groove with the top of Washington's head facing down. If the top of his head is not visible, the tires have at least 4/32" of tread and are acceptable for continued use. If the top of Washington's head shows, tires need to be replaced.

## Learn about tire aging

Check the owner's manual for specific recommendations concerning replacing the spare tire for the vehicle. Some manufacturers state after six years, while others say 10 years is the maximum service life for tires. While most tire centers will use newly manufactured tires

when replacing tires, you can double check the age of any tire by looking at the sidewall for the tire identification number (TIN), offers NHTSA. The last four digits are the week and year of manufacture.

## Keep up on maintenance

Wheel alignment, tire rotation and tire balancing are all key to minimizing wear and extending the life and safety of tires. Each vehicle has specific recommendations, and drivers should consult their manuals to find those specifics.

Tire function is an important part of maintaining vehicle safety and performance.

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