

Car Care Guide Takes Mystery Out Of Vehicle Maintenance And Repair

More than three million copies of the Car Care Guide have been published since it was released in the summer of 2006. The free guide, available from the Car Care Council, helps motorists by turning technical automotive jargon into easy-to-understand everyday language, taking the mystery out of vehicle maintenance and repair.

The first step toward a fuel efficient, safe and dependable vehicle is to be car care aware—to understand your vehicle, what kind of care it needs, when it needs it and why,” said Rich White, executive director, Car Care Council. “The simple-to-follow guide provides this information, cutting through the technical language and terms that often

confuse or prevent motorists from really taking good care of their vehicles.”

To familiarize motorists with their vehicles and how to better care for them, the guide has clear, concise descriptions of 12 major systems and parts. A Car Care Checklist reminds motorists what vehicle systems need to be maintained and when service or repair should be performed. The

guide also includes lists of questions to ask an automotive technician when maintenance or repair procedures are being done.

New sections on fuel economy and environmental awareness have recently been added to the Car Care Guide to show consumers how to get better gas mileage and make their vehicle environmentally friendly.

“The new sections are designed to help people better understand that the amount of gas they use is directly related to how they maintain and drive their vehicle,” said White.

The fuel economy section covers the parts of the car that need proper maintenance in order to maximize efficiency and save money at the pump. The section on environmental awareness explains how motorists can do their part to protect the environment in terms of driving habits and vehicle maintenance. This section has tips on driving green and lists the components of a vehicle that should be routinely checked to make sure a car’s perfor-

mance is as environmentally friendly as possible.

A digital version of the Car Care Guide can be easily accessed through the Car Care Council’s Web site at www.carcare.org and through the direct link <http://www.nxtbook.com/nxtbooks/mercury/carcareguide>. Motorists can request a free single copy of the guide on the council’s Web site. The Car Care Guide is also available in Spanish.

The Car Care Council is the source of information for the “Be Car Care Aware” consumer education campaign promoting the benefits of regular vehicle care, maintenance and repair to consumers.

Driving Remains

A Right Of Passage For All Ages

The 50-plus age bracket has catapulted into the fastest growing population segment worldwide, while here in the United States an American turns 50 years old once every seven seconds. At the same time, Americans value their freedom of mobility.

During early adulthood, independence was interwoven with the ever-evolving automobile during post-war boom years for the car industry. A driver’s license was a right of passage, and most want this important aspect of their life to continue long into the future.

Jodi Olshevski is assistant vice president at The Hartford Financial Services Group, Inc., is one of nine “gerontologists” on staff. What exactly is a gerontologist? He or she is a professional skilled in the sociological, psychological and biological aspects of aging.

“At The Hartford we ask ourselves, ‘what does it take to help people achieve a lifetime of safe driving?’” Olshevski said. “We’ve answered this question through research along with public awareness programs with well-established partners.”

The Hartford collaborates with several other like-minded organizations for the “Safe Driving for a Lifetime” Campaign. It’s a program designed to keep drivers

safe at every age, but especially those within the 50-plus bracket, on the road safely for as long as possible.

The Massachusetts Institute of Technology (MIT) AgeLab plays a key part in the program. Begun in 1999, the AgeLab, is a research program dedicated to improving the quality of life for older adults and their families.

One of the continuing projects at the AgeLab, in conjunction with major automakers worldwide, is adapting new technologies to the task of driving for those 50 years and older. The lab also conducts controlled-environment experiments, including extensive research into dementia and other cognitive maladies.

“Safe Driving for a Lifetime” partners include the Insurance Institute for Highway Safety and Boston University School of Medicine. Informational brochures may be downloaded or ordered directly from the “Life Ahead” web site: www.safedrivingforalifetime.com.

Ten Minutes Can Add Up To Significant Savings

As seconds start ticking away in a new decade, why not set aside 10 minutes for tuning up your automotive insurance coverage? Time invested could add up to significant savings. Carin Stepeck, vice president, The Hartford Financial Services Group, Inc., is a 25-year insurance veteran and an expert in the field.

No matter what automotive insurance company one deals with, many factors determine an individual’s automotive premium or rate,” Stepeck said. “Miles driven, type of vehicle, geography, gender, age, marital status and moving violations on your record will play a part.”

Of course, how much auto coverage a person feels confident with is also a factor. The Minimum coverage drivers need depends largely

on what state they reside in. In Illinois, drivers must have minimum liability coverage of \$20,000. Liability coverage relates to injury to a human body, not damage relating to the car’s body (that’s collision insurance). It covers other people’s bodily injuries (not yours) for which the driver are responsible. This includes medical coverage, loss of wages

and pain and suffering to other people involved in the accident.

Minimum coverage is often times described using three numbers. In Illinois, it’s 20/40/15. The “20” signifies the minimum liability coverage (\$20,000 in this case) for any one person, any one accident. The “40” represents the maximum payout for all persons in any one accident. The final number, “15” deals with liability limits for property damage. In Illinois, the amount is \$15,000.

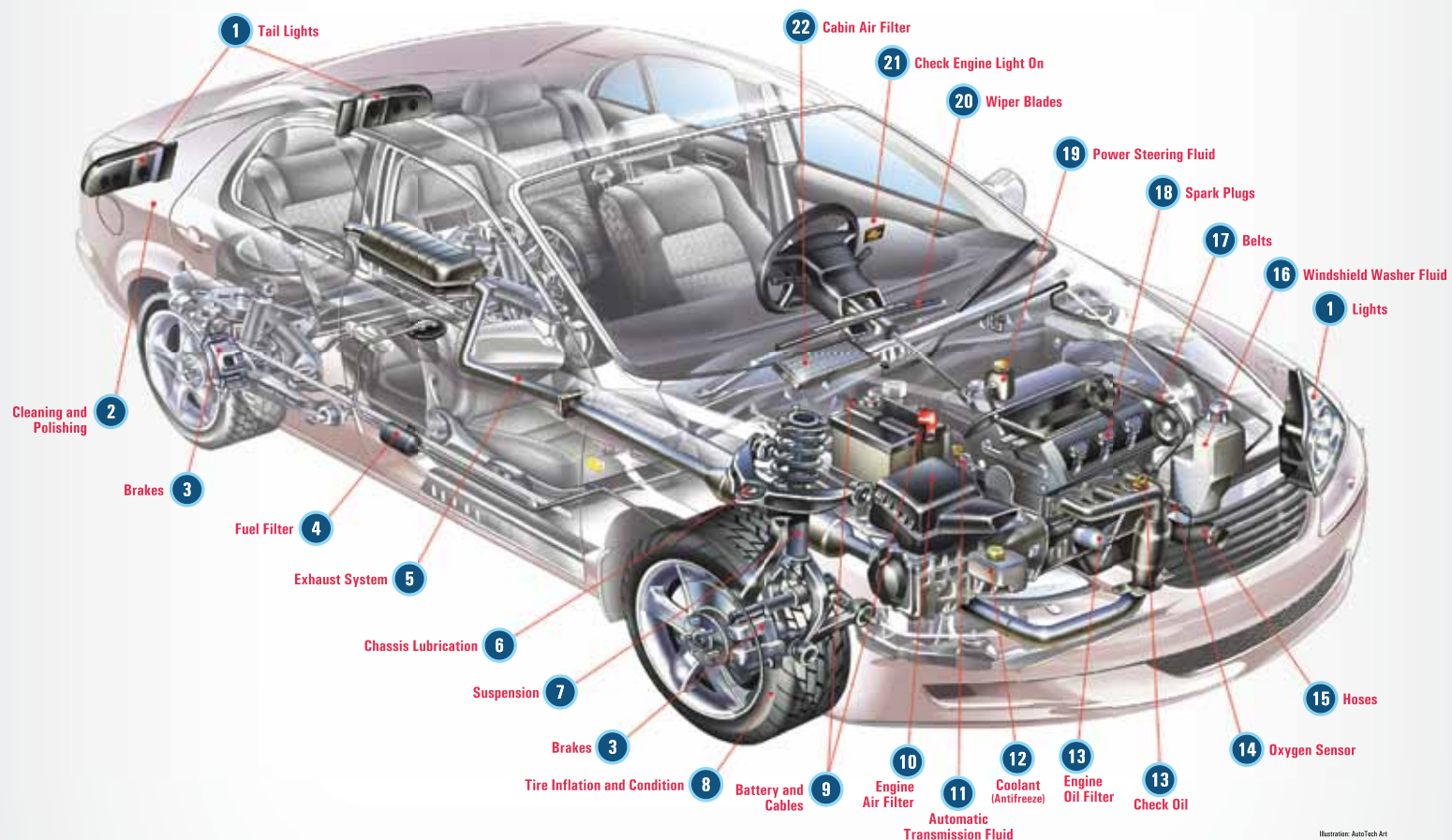
For both Indiana and Wisconsin, coverage minimums are 25/50/10.

Keep in mind these are minimum numbers and payouts. Raising a liability premium slightly generally raises coverage significantly. Talk with your agent to find the best comfort and protection zones.

“Multi-car discounts also save families money because of strength in numbers,” Stepeck said. “Sixteen, seventeen and eighteen year olds are joining up with their parent’s auto policies for extra savings.” The Hartford also offers premium credits for students under 21 who complete an approved driver training course. Keep in mind college students under the age of 25 can benefit from several Hartford stipulations.



Are You Car Care Aware?




Be Car Care Aware[®]

www.carcare.org

“Be Car Care Aware” is a consumer education campaign about the benefits of regular vehicle care, maintenance and repair. The campaign is a program of the Car Care Council, a non-profit organization that represents the automotive aftermarket industry, educating motorists on regular vehicle maintenance for maximum safety, dependability and pride of ownership. The Car Care Council provides information on seasonal maintenance, vehicle systems and components, service intervals and driving safety, as well as videos and how-tos for do-it-yourselfers, fuel-saving tips and advice on environmental awareness and efficiency. Visit www.carcare.org or find us on Facebook.

