

MOTORING

SPECIAL AUTOMOTIVE SUPPLEMENT

Get your auto maintenance into gear

In a tough economy, it's only natural to look for ways to cut corners. But trimming auto maintenance expenses isn't worth the risk. Taking proper care of your car steers you on the road to safe driving. It can help to keep more cash in your pocket too.

"Even the most cautious drivers are putting themselves in danger if they're not driving a well-maintained vehicle," says Charles Valinotti, senior vice president with QBE Regional Insurance. "No one wants to be in a less-than-road-worthy vehicle during an emergency."

Most drivers are diligent about addressing major mechanical issues, especially since today's cars have automatic alerts when a problem surfaces. However, many people overlook the basics - like tires - which can quickly outlive their usefulness. In recent surveys, The Rubber Manufacturers Association reported that nearly two out of three drivers do not know how to tell if their tires are bald and only 9 percent of



vehicles have four properly inflated tires.

Valinotti warns that all too often windshield wipers go unnoticed until it is too late. "It's usually after a nighttime auto accident where there's bad weather and little visibility, when a driver realizes that they haven't replaced their wiper

blades in years," he says. Holding off on an oil change or spark plug replacement is not worth compromising safety either.

In addition to the peace of mind that comes from having reliable tires, windshield wipers, brakes, suspension and steering systems, there are other benefits

from proper car maintenance:

- * Save yourself from expensive car repairs after an accident that could've been prevented.

- * Extend your vehicle's life span and avoiding replacement costs for big-ticket auto parts. Consult your owner's manual to

determine how often you should perform certain services on your car. If you take a long road trip or have greater wear and tear on your car, think of making a visit to your auto mechanic ahead of schedule.

- * Save money at the pump. If you drive a car with a poorly tuned engine

or tires that aren't properly inflated, you could find yourself filling up the gas tank more often. Fixing a serious maintenance problem, such as a faulty oxygen sensor, can improve mileage by as much as 40 percent, according to the U.S. Department of Energy and the U.S. Environment Protection Agency.

* Score some discounts on your auto insurance policy. "We encourage our customers to drive safely and invest in ongoing auto maintenance," Valinotti says.

Approximately 85 percent of vehicles insured by General Casualty, a QBE Regional Insurance company, get that reward. The safe driver discount is applied automatically and keeps rolling over each year you are accident or violation free.

In between scheduled maintenance checks with a mechanic, drivers should do routine checks on their own, too. It's as simple as referring to the owner's manual for instructions. A little more diligence with car care goes a long way.



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