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Buying a Safer Car

By MalaMaal.com

Buying a Safer Car

Buying a Safer Car can help consumers confidently identify the safest vehicles. Information is provided to help determine which automobiles offer the most protection from injury and death during a frontal or side collision and to identify those vehicles most frequently stolen.

This brochure represents no endorsement of any particular vehicle. Information was obtained from government agencies and vehicle manufacturers.

The guide is current as of Jan. 31, 1995.

USING THE GUIDE

Charts contain safety feature information, results from frontal crash tests and theft ratings.

Safety feature information covers driver and passenger air bags, anti-lock brakes, adjustable shoulder belt anchors for more comfortable safety-belt fit and, for passenger cars, improved side-impact protection.

Features are shown as: S-standard equipment on all vehicles in that car line; N - not available on any vehicle in that car line; or A - available on some vehicles in that car line.

Crash testing is expensive, so all vehicles cannot be tested every year. Cars, light trucks, sport utility vehicles and vans that are new, popular, redesigned or have improved safety equipment are selected for testing and bought from dealers.

Additional results for current models will be released at intervals throughout the year. These vehicles are identified in the Crash Tests column as "to be tested." For crash-test data on other vehicles tested since 1979, call Auto Safety Hotline: (800)424- 9393.

SAFETY SELLS

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Auto-related deaths and injuries place a heavy load on society. In addition to causing grief and suffering, vehicle crashes add billions of dollars to the cost of health care and vehicle insurance.

Each year, some 40,000 Americans lose their lives in motor vehicle collisions. One in 8.5 drivers is involved in an automobile collision and one out of nine hospital beds is occupied by a victim of an auto-related incident.

Despite these grim statistics, the rate of traffic deaths per million miles driven is steadily declining. Safer cars get partial credit for the encouraging trend. Each new model must meet safety standards set by the National Highway Traffic Safety Administration.

As the car-buying public becomes increasingly interested in safety, manufacturers are offering

automotive safety features beyond NHTSA's minimum requirements. Though not yet required by law, features such as dual air bags increase a vehicle's sales appeal.

SAFETY FIRST

No automobile is 100 percent safe or collision-proof. An experienced and unimpaired driver is the most important safety feature in any car. Never drive when you are:

Influenced by drugs or alcohol. Ill or emotionally upset. Fatigued – especially around your normal bedtime.

Keep your car in safe operating condition. Carefully read the owner's manual that comes with your car and follow the manufacturer's recommended maintenance schedule. Visually inspect tires, lights and fluid levels at each refueling. Make sure your spare tire is inflated and pack a first-aid kit and flares in your trunk.

Make sure every person in your vehicle buckles up. Correct and consistent use of safety belts is the best safety measure you can adopt.

BUYING TIPS

In 1994, the average cost of a car in the United States was \$18,000. For a financial decision of this magnitude, consumers need to be prepared when they enter the showroom.

Do some research. Check buying guides to narrow your choice in models and options. Buying guides also help pinpoint prices.

Make safety a priority. Safety features such as air bags, anti-lock brake systems and side-impact protection should be tops of your list. Also check for important safety elements such as a right side mirror or a three-point safety belt system that has adjustable shoulder belt anchors.

A weighty decision. Crash data show that heavy cars offer more protection than light cars equipped

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with the same safety features.

Simple safety checks. During your test drive, make sure that head restraints, roof structure or windshield designs do not interfere with your visibility. Look for interior designs that avoid control knobs sticking out of the dash to reduce chance of injury.

Check out clones. Clones are nearly identical models built on the same platform and marketed under a different nameplate. Prices and options vary. You could come out ahead buying the high-end model – with standard ABS and dual air bags – instead of the low-end model with those options added.

Shop around. Negotiate prices or enlist the help of a buying service. Investigate financing options at the dealer and your bank or credit union. And check the fine print: Does the contract include credit insurance, which may be available under an existing policy you have?

Scrutinize service contracts. Does the warranty period overlap the service agreement period? What repairs are covered and who can perform them? What is the cancellation and refund policy?

VEHICLE RATINGS

The Importance of Crash Testing

Since 1979, NHTSA has been crash-testing vehicles through its New Car Assessment Program. Crash-test results determine how well vehicles protect belted drivers and front-seat passengers during a frontal collision.

During the crash test, dummies are placed in driver and front passenger seats. Instruments measure the force of impact to each dummy's head, chest and legs. Tests use all available restraints.

Federal safety standards require all passenger cars meet injury criteria measured in a 30 mph frontal crash. NCAP tests are conducted at 35 mph to make the difference between vehicles more apparent. Tests simulate damage equivalent to a head-on collision between two identical vehicles, each moving at 35 mph. This is the same as a vehicle moving at 70 mph striking an identical parked vehicle.

Interpreting NCAP Crash-Testing Ratings

NHTSA recently revised NCAP crash-testing ratings to make them easier for consumers to understand. A five-star rating indicates the best protection and one star the least.

Crash-test ratings are meaningful only when comparing vehicles in the same weight class. Results do not reflect the extent to which an occupant in a light weight vehicle could be injured in a collision with a heavier vehicle.

1995 NEW CAR SAFETY FEATURES

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Manufacturers provide buyers the most complete information about standard or optional safety equipment on their vehicles. Listed below are features that are especially important.

Air Bags. Air Bags instantly inflate in frontal crashes at speeds as low as 15 mph. They are designed to prevent occupants from hitting the dashboard, steering wheel or windshield. Driver and front passenger air bags will be standard equipment in all model year 1998 cars and all model year 1999 light trucks, vans and sport utility vehicles. Many vehicles are already equipped with this important feature.

Front air bags do not eliminate the need for safety belts and they offer no protection in rollovers, rear or side impacts. Safety belts help keep you in place should a collision occur.

Caution: Never use a rear-facing child safety seat in a front seat equipped with a passenger-side air bag. As the air bag opens, it may exert too much force on the safety seat and injure the child.

Anti-lock Brakes. Anti-lock brake systems prevent a vehicle's wheels from locking up during "panic" braking by automatically pumping brakes several times per second. This allows the driver to retain steering control as the vehicle slows – a key factor in avoiding a collision.

Even with ABS, hydroplaning and skidding can be caused by excessive speed or extreme steering maneuvers. Be sure to read your owner's manual for more information about ABS.

Safety Belt Systems. Safety belt systems are your best protection in a crash. They prevent you from colliding with the dash or windshield and hold you inside the vehicle.

Whether manual or automatic, safety belts are most effective if adjusted properly. All safety belts should be pulled tightly across the pelvis. Some systems also offer adjustable anchors that change the height of the shoulder strap to improve belt fit. Check the manufacturer's instructions to properly adjust safety belts in your car.

Side-Impact Protection. Side-impact crashes are the second leading cause of death and injury to passenger car occupants. At least 25 percent of 1995 passenger cars must be equipped to protect the front and rear occupants during a simulated 30 mph side-impact crash. The government requires all 1997 passenger cars have this protection. Many new models provide this protection ahead of the required schedule.

Manufacturers can choose from a number of features to fulfill this requirement – including extra structure, energy-absorbing foam, door panel or seat-mounted air bags – as long as the vehicle passes occupant protection requirements.

THEFT RATINGS

Theft ratings are compiled from information provided by the Federal Bureau of Investigation and vehicle manufacturers. NHTSA calculates a theft rate for each vehicle based on the number of vehicles stolen and the number of vehicles manufactured. Based on 1992 data, which is the latest

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information available, a mid-point theft rate was calculated. Vehicles with theft rates above or below that value was noted in the chart.

NHTSA requires manufacturers to mark targeted vehicle parts with the vehicle identification number or provide a NHTSA-approved anti-theft device as standard equipment.

Many insurance companies offer discounts of 5 percent to 20 percent of the comprehensive portion of insurance premiums for vehicles equipped with an anti-theft device. Be sure to ask your insurance company if it offers all discounts for an anti-theft device.

Contact NHTSA at (800) 424-9393 for specific information on vehicle theft ratings. .

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How To Know When Not To Buy A Used Car!

By "Dr. Drew Henry"

If you are looking to save money by buying a used car, it can be a very viable tactic. However, even though you are on a tight budget, buying a used car should not be immediately decided upon and

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should take a lot of consideration. Why? This is to avoid throwing your hard earned money away.

Below are some pointers that may help you decide when to buy or not to buy a used car:

1. You should consider your budget.

If the reason why you choose to purchase a used car is because of your budget, then it should be the same reason why you should be careful and meticulous in choosing a used car. Thus, if the car needs a lot of maintenance, repairs, and other modifications, it is best not to buy that used car (or else you lose the benefits of buying a used car).

2. You should be wary of buying used cars from owners that do not have complete and pertinent documents.

This could mean a lot of negative things and you are the only one who will be at the losing end. Documents are crucial especially if the car is second hand. It is the only solid guarantee that you can get hold of when buying used cars. If this is the case, then, you might as well not pursue the deal.

3. If the you are not comfortable after test-driving the car, then it is best not to buy it.

There are instances wherein some people tend to opt for used cars because of the model of the car being sold. It is their dream car and there is no other way they can purchase them but to buy them second hand. However, if you are not comfortable with the car after test-driving it, then it would be better not to pursue the deal, even if it means the world to you to have that car.

The bottom line is that buying used cars should never be your sole alternative if you cannot afford to buy new ones. This means that you should value the process of choosing a used car like what you would do when buying a new car. In the end, it is your money that will be put to risk. Thus, it is extremely important to consider all the factors in order to have the best buy ever. Happy hunting!

Dr. Drew Henry maintains a network of auto-related sites, including

<http://www.luxurycarsecrets.com>

,

<http://www.exoticcarsecrets.com>

and

<http://www.carspeakersecrets.com>

. For more auto-related

articles and resources, visit his sites.



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