

Is A Pre-Purchase Inspection Worth The Cost When Buying A Used Vehicle?

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By D Ruplinger

When people are doing research on how to buy a used vehicle, they often see information

encouraging them to have an independent pre-purchase inspection done of the vehicle before purchasing it, but people may wonder whether or not it's worth the money. It is almost always a good investment.

For around \$100 you can typically get a general inspection of the mechanical condition of a vehicle. It is generally a good idea to have this done even if the vehicle has been certified and inspected by the dealer. Ask your regular car mechanic to do the inspection for you. If you don't have a regular car mechanic ask family and friends for their recommendations. Or look for certified facilities.

There are also companies that specialize in pre-purchase inspections. Their services often include an estimate of what the vehicle is worth so you'll know whether or not you're being asked to pay too much money for the vehicle.

A company specializing in pre-purchase inspections may be your best bet if a dealer won't allow you to take a used vehicle you're looking at off the lot (maybe because of insurance reasons). Companies specializing in pre-purchase inspections usually will come to where the vehicle is. One of the drawbacks of this type of service though is that they cannot put the vehicle up on a lift to look at the underbody for any obvious damage. But they can still do a fairly thorough job of inspecting the vehicle and find obvious problems that could cost you a lot of money down the road.

Make sure to get a written copy of the inspection report, including the estimated costs for any necessary repairs the vehicle needs. Make sure the report includes the make, model and VIN of the vehicle. If the vehicle needs repairs done and you still want to purchase it, you can use the inspection report to help negotiate a better purchase price.

Having a pre-inspection done can help you avoid buying someone else's problem or lemon. Almost everyone knows of someone who has had a bad experience when buying a used vehicle - both private party and from a dealer. People may unknowingly buy a vehicle that was in a major accident, didn't show the accurate mileage, was in a flood, or was a salvage vehicle - all things that can cost major

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repair dollars down the road and major headaches. Having a pre-purchase inspection done can help you avoid having your own horror story to share.

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Used Cars: "Certified" No Substitute for Extended Warranties

By Joel Walsh

Thinking about a used car? Nervous about what's under the hood? Used car dealers are feeling your pain all the way to the bank. In an ironic twist, "pre-owned vehicle" dealers have found a way to profit from their bad reputation.

No, they're not just selling overpriced used car extended warranties anymore. They're charging a 10%–25% markup on used cars "certified" (by them) not to be pieces of junk. The accompanying "certified" used car warranties in fact usually carry much less protection than the best used car warranties, which you can buy yourself online. Who needs a used car warranty if your jalopy is a "certified" machine?

But even paying 10%–25% more won't eliminate risk. Thorough extended warranties for used cars are necessary, "certified" or not. In some cases, a half-hearted inspection means the certification may not be worth the paper it's written on. Used car problems often only appear months or years after purchase. That's why even for mint used cars, used car extended warranties are essential.

Worse, "certified" used cars don't always come with any extended used car warranty coverage. When a "certified" used car warranty is included, it usually has much less coverage than a new car warranty. Even most standard pre-owned vehicle extended warranties offer much more protection than most "certified" used car warranties.

You can almost always do better on your own. An independent inspection and a used car extended warranty provide better peace of mind, often at a lower price. "Certified" Used Car Inspections Inspected

The cornerstone of a "certified" used car program is the supposedly super-thorough inspection. There are good reasons to think that the inspection does not replace an independent inspection or used car

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extended warranty coverage. Are inspections really added value? Don't you wonder why dealers aren't inspecting all their cars before taking delivery themselves? Car dealers aren't idiots, at least not with cars. Anyone who's had to haggle over a trade-in knows that. The big question is whether the dealership will disclose everything it knows. Trust is still an issue with "certified" cars. Certified by whom? Think about it: the same people who are trying to sell you the car are also "certifying" it. Yes, you read right: the "certification" is usually done by the dealership selling the car. If there's any manufacturer oversight, it's often just an occasional inspection of the dealer's inspection. Duplicate inspection. You should have any used car, "certified" or not, thoroughly inspected by an independent mechanic. You're up against an industry that demonstrates about as much trustworthiness as, well, used car dealers. Do not give up your first line of defense. Limits of inspections. No inspection in the world can foresee every possible problem. Oftentimes, something that breaks a few months after purchase really was fine when the car was sold—or was virtually undetectable. When—not if—something gives out, you'd better have a used car extended warranty. "Certified" Used Car Warranty Coverage under the Hood

The implied selling point of "certified" used cars is they won't break. That kind of makes used car

extended warranties seem unnecessary. Naturally, some buyers may wonder what will be happen if something does break anyway. In order to ease those inquiring minds, "certified" used car warranties often come included, or are at least implied. Sadly, too few people will inquire further about what the "certified" used car warranty covers. Does certified mean "under warranty"? Not necessarily. The major manufacturers' "certified" programs usually include some extended warranty protection. But oftentimes, "certified" cars sold outside of manufacturers' programs do not come with any extended warranty coverage. If it does break, tough luck. How good's the warranty? The GM Certified Used Vehicle Warranty is only for 3 months or 3,000 miles! Ford offers longer "certified" warranties. But they generally aren't bumper-to-bumper, covering only the "power train." Forget about the little extras like the roof or the doors. Right off the internet, you can buy extended warranty used car coverage that is generally bumper-to-bumper and lasts several years. "Certified" Used Cars: Extended Warranties Still Needed

"Certified" used cars offer two things: an inspection and a used car extended warranty. Arguably, neither is worth the price. Inspection. Let's face reality. The junky used car problem doesn't exist for want of dealer inspections. Lemons get sold for one of three reasons. a) The defect did not show up in the dealer's own inspection. b) The dealer is trying to sell a car whose defects were already known. Or sometimes c) the buyer knows about the defects but is guilty of wishful thinking. In none of these cases will a "certified" inspection provide the protection of an independent inspection and extended used car warranty. Warranty. A "certified" used car will often cost 10%–25% more. For a \$10,000 used car, that's \$1,000–\$2,500. An extended used car warranty from an independent auto warranty company will often cost about the same. But the best used car warranties will provide a lot more protection than "certified" used car warranties. Given that fact, you may end up getting an independent extended car warranty anyway.

Worst of all, certified used cars come with an expensive risk. They tempt you to let your guard down. Ford even issued a press release headlined "Pre-Owned Vehicle Program Reduces Customer Buyer Beware." As if that were a good thing.

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Of course, in the end, you may buy a "certified" used car anyway. These days it seems there are fewer and fewer used cars that aren't "certified." Just make sure to get an independent inspection and an independent used car extended warranty. "Certified" or not, it's still a used car.

Joel Walsh, a freelance automotive writer, recommends Auto Service Warranty, Inc. where you can get quotes for

used car warranties

in five seconds: <http://www.AutoServiceWarranty.com> [Publish this

article on your website! Requirements: 1. Live link for above URL/web address. 2. Link anchor text: "used car warranties" OR leave this bracketed message intact.]



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