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Tips For Keeping Up With Automotive Recalls

By Jeff Dragt

You hear about automotive recalls all the time in the newspaper, on the Internet, as well as on the nightly news. Amazingly, one in 12 cars traveling the roads today were recalled for one reason or another in 2003. However, even more amazing is the fact that only one third of the owners of the recalled vehicles chose to take their car in for the needed repairs. The car manufacturers are required to send out letters informing owners of these vehicles of the recall, regardless of whether it is a major or minor event. Also, the information regarding the recall is delivered to consumers in so many different mediums it is almost impossible that owners of the affected vehicles do not learn of the problems. However, people seem to think that if they are not experiencing any problems at the moment then the recall affects all of the other vehicles instead of theirs and end up ignoring the recall. This is negligence and simply asking for the problem with the car to crop up. However, if this happens after the recall then it is the owners fault because they were given the information and allowed to fix the problem free of charge yet they simply ignored it. As long as car manufactures report the recall and inform owners of the vehicles as they are required to do by law, it is up to the consumer to take advantage of the recall and have their automobile fixed. If not, then the owner is taking the risk. If you have not heard anything about car recalls or just bought a used vehicle and want to find out if the manufacturer issued any recalls then you should check out

www.nhtsa.gov

or

www.autorecalls.org

to see if your car is listed.

Both of these websites have all the information about recalls over the past years so you can search through the year, make, and model of a vehicle to see if yours is listed. It is very likely you will see your car listed on one of these website because more than 31 million cars were recalled in 2004. That is almost unbelievable considering the amount of technology used in developing cars as well as the fact that cars are safer than they have ever been. However, it is true that mistakes are still taking places

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and consumers are buying vehicles with basic problems like fuses or major problems with gas lines, tires, and seats buckling in crashes. Regardless of whether or not you believe you are driving a safe car you need to check out the websites stated above every few months just to make sure your vehicle has not ended up on the list. If it has, don't fall into the two thirds of individuals who never respond to the recall. Instead, head to the nearest dealership or authorized mechanic who can make the free repairs to your vehicle. Why so many people don't have time for free repairs is beyond me, but knowing your vehicle has a problem that could be potentially fatal for you and your family and that a free repair is available should be enough to motivate you to have the repair taken care of.

Another thing to keep in mind is that simple problems with your vehicle that result in a visit to the mechanic may not be a problem you are required to pay for. Millions of Americans each year take their cars to the mechanic for a basic repair, or even a major one, assuming something went wrong and they simply need to fix it. Unfortunately, many of these individuals never check to see if the problem was due to a recall and end up paying for a repair that might be free or discounted by the automobile manufacturer. So, armed with this knowledge the next time your vehicle has even the slightest problem make sure you check and see if the car has been recalled for similar problems and if you can get free repairs or discounted ones at the least. It is certainly worth checking out and could save you hundreds or even thousands of dollars.

Who Issues Recalls?

In general, the reason so many people don't respond to recalls is because they simply don't

understand the recall process. The NHTSA , National Highway and Traffic Safety Administration, is responsible for investigating consumer complaints regarding specific vehicles and problems associated with them. After several consumers have reported the same or similar problem to the NHTSA for the same model vehicle an investigation is launched. The point of the NHTSA investigation is to determine whether the consumer caused the problem or malfunction in some way or if the manufacturer of the vehicle is at fault. If the manufacturer is determined to be at fault then the owners of affected models will receive information in the mail regarding the recall of the vehicle with information included on how they can have the problem corrected free of charge. However, the NHTSA is not always the one who issues a recall.

Occasionally, the manufacturer realizes a problem exists in a certain model vehicle and will voluntarily issue a recall. Of course, the NHTSA is informed as well, and the same letter is sent to owners of the vehicle letting them know the problem with the vehicle and how to correct it. Many times, however, a recall does not affect all models of a particular year. For example, if a recall is issued on 2005 Ford Explorers more than likely it will only affect a certain batch of these vehicles and not all of them. However, if you own a vehicle of that make and year then you can take it to the dealership and the service department will run the VIN, or vehicle identification number, to determine if in fact your vehicle is affected by the recall. If so, then you can have the repairs made at no cost. If not, then you can head home knowing your vehicle is safe and sound.

Just keep in mind, however, each year millions of cars are recalled for various reasons and you should always take your car in if you suspect the recall might apply to your vehicle or if you receive a recall

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letter. Don't take your safety for granted, especially if the repair for the recalled vehicle is free.

Jeff Dragt runs an automotive recall website called Auto Recalls. For more information please visit

<http://www.autorecalls.org>

Is It Time To Reconsider Your Automotive Insurance Policy?

By Elizabeth Newberry

Americans are a busy group of people, and once we take care of something, such as purchasing automotive insurance, we tend to forget about it and move on to the next task. However, purchasing an automotive insurance policy only to neglect it could end up costing you more money in the long run, or even leaving you unprotected. There are times in our lives when we need to stop and evaluate our current automotive insurance policies.

Reconsider your automotive insurance policy when you get married. When two people get married, they can get an automotive insurance policy together, thus spending less money and possibly even getting additional discounts.

Reconsider your automotive insurance policy if you purchase a new car. If you've borrowed money from a lender to purchase your new car, chances are your lender will require you to purchase full coverage insurance. Even if your lender doesn't, your state most likely will. If your automotive insurance policy only covers liability because you own one of your cars, or the car you traded in, you need to increase the coverage of your automotive insurance policy.

Reconsider your automotive insurance policy if you relocate. If you currently live in a quaint little country town that sees very little wrongdoing aside from the occasional cow-tipping, you probably don't have a very high amount of automotive insurance. However, if you're moving to a larger city with a higher crime rate, your car will be more at risk and you should make sure you add the extra coverage.

Reconsider your automotive insurance policy if you're getting on in years. Most insurance companies offer discounts to policyholders who are a certain age - usually 55 years old. If this is you, give your agent a call and find out about discounts you may qualify for.

Remember, certain tasks are worth completing and forgetting. Taking out the trash is one of them; purchasing automotive insurance is not.

<http://www.ezquoteguide.com/home/>

<http://www.ezquoteguide.com/car/>

<http://www.ezquoteguide.com/health/>



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