

Save money by inspecting vehicle, reviewing insurance

By Tara Marion

Preventative maintenance can save time, trouble and money when it comes to your vehicle this winter. From tires, brakes and struts and shocks to the exhaust system, for example, seasonal maintenance is especially important because of the cold weather and wet road conditions.

Depending on the make and year of your vehicle, explained Dan Heath, manager and technician at Merlin's Muffler and Brake, 6841 S. Westnedge, the exhaust system has several components, beginning with the engine.

From the engine, the exhaust gasses move through a cylinder head, exhaust manifold and exhaust pipe to the catalytic converter, which is an emissions-control device that holds the exhaust gasses.

By holding the exhaust gasses, the catalytic converter "refines" or cleans them; the gasses then continue through one or two more exhaust pipes to the muffler for noise reduction and exit out the tailpipe.

How long the exhaust system will last is dependent upon how often you drive your vehicle. "A lot of people are under the assumption that if the vehicle doesn't go anywhere—it sits—it's going to last much longer, but it's just the opposite," Heath explained.

But on short trips, the exhaust system does not get hot enough to burn out the exhaust gases, which then turn into water and get trapped in the muffler where you see your first problem: rust.

Heath explained how to extend the life of your exhaust system with simple preventative maintenance. "The exhaust system is going to last probably 2-to-1 if you drive 20 miles one way, compared to two miles one way." Not every drive to work or errand is a 20-mile trip, of course, so Heath suggested letting your vehicle warm up for five minutes before you drive it this fall and winter.

Internal moisture is not the only kind of wetness that corrodes your exhaust system, however. When you drive down a road that is wet with snow and salt, it will cause premature rusting of the undercarriage. But this damage is easy enough to prevent by periodically running your car through a carwash or hosing it down at home.

In addition to these simple do-it-yourself preventative-maintenance tips, have your mechanic look at your exhaust system every oil change or at least every six months.

Heath said exhaust problems are fairly obvious, but a lot of people do not want to spend the money until they absolutely have to. If for example, you have two exhaust pipes that bolt together, and the front one drops, instead of spending money to replace it, many people wait until the problem worsens and the front pipe finally falls off. However when it does fall, it takes the attached second pipe with it, and the owner then needs to replace both pipes.

Another scenario: An exhaust pipe is cracked where it mounts to the catalytic converter. If it breaks, it is going to hit the ground and bend whatever else it is connected to. According to Heath, "It's the simple maintenance on a vehicle that's going to make it last longer, and in the long run, you're going to save yourself money."

Another way to think about saving money is to review your insurance policy to see if you can do anything to reduce your rates. Under Michigan's no-fault insurance law, JoEllen Lathwell, owner of Ralph Hayward Agency, in Vicksburg, said that there are three required coverages:

- Personal injury protection provides medical benefits to you and your resident relatives if you are hurt in an automobile accident as a driver, passenger or pedestrian.
- Property protection pays up to \$1 million for damage your car does buildings, signs, trees, shrubs, legally-parked cars or other private property in Michigan.
- Residual liability insurance pays a minimum of \$20,000 per person and/or \$40,000 per accident for court-awarded damages if you are sued in connection with an automobile accident.

Options that affect the cost of your auto insurance are “comprehensive” and “collision.” Comprehensive covers fire and wind damage, glass breakage and theft, whereas collision covers collision with anything but an animal.

Safety features can also play an important role in determining the rate of your auto insurance. Choosing a vehicle with anti-lock brakes, air bags and theft devices can help lower your insurance rate.

Theft devices are important because some cars are stolen more often than others. Based on their incidence of theft, vehicles are assigned a rating symbol that insurance companies use to set their rates. Vehicles are also assigned rating symbols based on make and model, design characteristics, and the anticipated cost of vehicle repair or replacement.

Policies are often priced differently for different drivers. One determining factor is age. As Lathwell explained, “When you’re young, it’s not that you’re a bad driver, but you’re an inexperienced driver.” When you are older, your reaction times are slower.

Where you live and how you drive also affects your premium. Lathwell said some insurance companies break down your driving rates based on whether you use your vehicle for business or pleasure; others base rates on your total number of annual miles.

If you insure your home and automobiles with the same insurance company, some will offer multi-policy discounts, which range anywhere from 5 to 20 percent. Similarly, multi-car discounts range anywhere from 5 to 3 percent, depending on the company.

By taking the time to review our insurance policy and/or maintain your exhaust system his fall and winter, you can save money that could be better spent elsewhere.