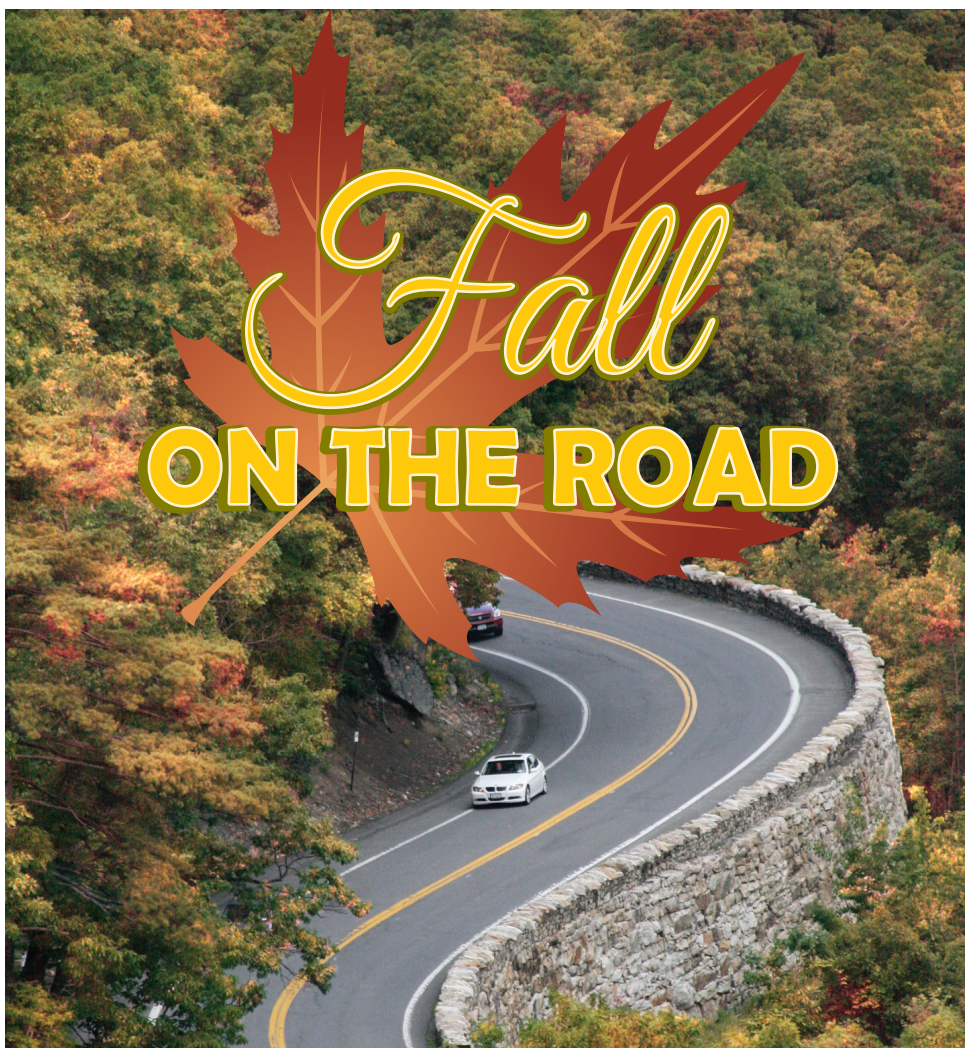




*Fall*  
2015  
CAR GUIDE

**ON THE ROAD**



# CARTECH

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# Protecting your vehicle from snow and ice damage

**W**inter can be an unforgiving season. Freezing temperatures coupled with snow and ice can take its toll on people who live in climates where cold weather is a fact of winter life.

While winter can test people's patience, it also can be harsh on cars and trucks. Understanding what components of a vehicle can be compromised by dropping temperatures and snowy roads can help drivers take action to safeguard their automotive investments.

While the Canadian Automobile Association notes that winter can wreak havoc on just about every part of a vehicle, there are some parts that seem to bear the brunt of Old Man Winter's abuse. Properly servicing and caring for a car or truck can help.

Drivers should take their vehicles for a tuneup and inspection before wintry weather arrives. A mechanic will examine the car battery and check antifreeze levels and make sure that the thermostat, defroster, brakes, and even wiper blades are working effectively. Have the tires inspected for adequate tread, which can make navigating roads safer. If the treads are worn, replace the tires.

In addition to visiting their mechanics, drivers can perform some inspections and fixes themselves.

- Check that all of the vehicle's lights are operational so your car can be easily seen during inclement weather.



Scrapers should only be used on windows and not on the body of the car.

Exchange your existing windshield washer fluid with one that will not freeze in cold conditions. Check the nozzles on the windshield-washer system routinely and clear out any blockages of ice or debris. While addressing windshield washer fluid, also replace worn out windshield wiper blades with ones that can withstand snow and icy weather.

- A new coating of wax can serve as a shield against

road salt, snow, sleet, and rain. Try a polymer wax to protect the paint. Whenever possible, rinse off salt and grime so it does not dry on the car and gradually wear away at the paint. Some drivers mistakenly believe that salt stops being a problem once it dries simply because moisture is the active ingredient for a corrosive reaction. But humidity in the air is enough to keep the salt eating away at the car's paint, and that can contribute to rust. Be sure to rinse off the undercarriage of the vehicle as well.

- Have your tires' alignment checked toward the end of winter or early spring. A season of traveling over pothole-ridden roads or hitting curbs buried under snow drifts can affect the alignment. Get everything back on track. Similarly, inspect tires routinely, as weather changes can affect tire pressure and strength.

- Use a soft snow brush or a foam brush to clear snow off of the car. Avoid hard plastic scrapers you might use on your windshield, as they can scratch painted surfaces.

- Try to park the vehicle in a garage or under a car port, each of which can protect cars and trucks from the often harsh elements of winter.

Vehicles can be affected by the cold weather. Keep them running efficiently to prevent damage this winter.

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# Simple ways to save money on auto insurance

Auto insurance is a necessity but there are several ways to cut the costs of premiums without affecting coverage.

Auto insurance companies consider how many miles drivers drive per year when determining the cost of an insurance policy. Many drivers provide this information when opening a policy, but then never update it when renewing or extending policies. If you drive less now than you did when you opened your policy, notify your insurance company and you might end up paying less each month, especially if your daily commute is considerably shorter than it used to be.

Another way to save money on your auto insurance is to check your credit rating and, if necessary, take steps to improve your credit score. Credit rating is another variable insurance companies use to determine drivers' premiums, and a good credit rating can save drivers a substantial amount of money on their policies. If your credit rating has improved since you opened your policy, contact your insurance company and you might see the cost of your insurance reduced dramatically. It's also good to

periodically view your credit report to determine if there are any errors that are negatively affecting your rating.

No matter how many years you have behind the wheel, your auto insurance company may offer you discounts if you periodically take defensive driving courses. Such classes may save you as much as 10 percent on the cost of your auto insurance policy. Young, inexperienced drivers and seniors tend to benefit from defensive driving courses the most.

Drivers also can save money by making changes to their policies. Raising your deductible is perhaps the easiest way to save money without affecting your coverage, and such a decision can save you as much as 15 percent depending on how high a deductible you're willing to pay. Drivers whose cars are older and completely paid off might want to drop their collision insurance, which pays you if your car is damaged or destroyed in an accident. Such insurance won't yield much in return if your car is not worth much money, and dropping it from your policy can save you between 10 and 15 percent.

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