

**FREE**

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# **Auto Guide**

# Which is right for you? EVs vs. gas-powered vehicles

(BPT) - The market for battery-electric vehicles (EVs) has quickly grown over the last several years as more consumers look to take advantage of the overall cost savings that EV ownership promises, including skirting the gas pump for a plug that can lead to lower fuel costs and fewer parts that require regular maintenance.

While EVs may offer lower expenses over time, those looking to purchase a new vehicle should carefully consider the initial costs, their impact on insurance premiums compared to Internal Combustion Engine (ICE) vehicles, and other factors that can affect the "total cost of ownership."

"Along with the Manufacturer's Suggested Retail Price (MSRP) of a vehicle, buyers need to think about additional costs of owning and maintaining a particular vehicle over time," said Kevin Quinn, Vice President of Auto Claims at Mercury Insurance. "The 'total cost of ownership' equation includes insurance premiums, fuel efficiency,

repair expenses, the need for home charging infrastructure if purchasing an EV, along with other relevant factors."

If you're in the market for a new car, it's highly recommended to assess all aspects of the type of vehicle you're looking to purchase. A comprehensive understanding of the total cost can help minimize unexpected costs during your vehicle's lifetime.

**Fueling costs:** The promise of no longer having to pay for gas is one of the main reasons people purchase an EV. With fueling up as simple as plugging in your smartphone, it's no wonder more people are considering purchasing an electric vehicle. In fact, First Entertainment Credit Union based in Los Angeles, California, has seen a 233% increase in EV loans since 2019.

While plugging in a vehicle for a charge can be cheaper than buying gasoline, the cost of operating an EV can also result in significant savings over the life of the vehicle. The rise of public charging infrastructure is making the

cost of owning an EV more accessible; however, public charging can be scarce or non-existent depending on your location and your commute. EV owners who are also homeowners can opt to install their own chargers, but they can be expensive when you include installation costs.

"Drivers will need to be cognizant to the cost of gas or access to charging stations in their area when making a decision about which type of vehicle to purchase," said Quinn.

**Maintenance:** When it comes to maintenance for an ICE vehicle, there are several upkeep items that can add to the cost of ownership over time. ICE vehicles depend on a large number of moving parts, which can demand more servicing. With no internal combustion engine, no pistons, valves or moving parts that need oil, EVs don't need many of the routine services required by their ICE counterparts. This can result in lower repair and maintenance costs than gas-powered vehicles.

**Insurance:** While EVs may



offer a number of advantages in terms of reduced maintenance and fueling costs, insurance might offset these potential savings. EVs are typically more expensive to purchase and often come loaded with more complex technology than their gas-powered cousins. So, the cost of repairing or replacing them after an accident may be higher. As a result, comprehensive and collision coverage

for EVs can cost more than coverage for regular cars.

It's important to note that insurance companies also factor in an owner's driving history and location when setting premiums. However, as more people adopt EVs and insurance companies gather more data in the future, their insurance cost may potentially even out.

"When it comes to their next vehicle purchase, it's impera-

tive for car owners to take a comprehensive view of all the facets involved," said Quinn. "Knowing the difference in ownership costs between EVs and gas-powered cars before purchase can help you avoid any unpleasant surprises and ensure that you are happy with your choice. It's important to weigh the pros and cons of each type of vehicle and find out the right information to make an informed decision."

## Five tips for the first-time car buyer

(BPT) - If you ask anyone you know about purchasing their first car, chances are they'll be able to recount every detail (good or bad) about the car and the process. Purchasing a car is oftentimes one of the first major decisions for young adults.

That said, car buying can be a daunting task. Here are five tips to help you navigate getting behind the wheel of your new car with ease:

1. Take an in-depth look at your finances.

The sticker price of the car is not the only cost you should factor into your budget. Other costs, such as dealership and registration fees, insurance, taxes and just general maintenance, play a big part in your overall affordability of a vehicle. With all of this in

mind, you can better figure out how much you'll need to finance the vehicle. There are many tools online to help you get a clearer picture of your budget. For example, Navy Federal Credit Union has online calculators on its website to help members get a sense for what their monthly payments could be, compare loan terms and more.

2. Differentiate between your wants and needs.

Make a list of your wants and needs in a vehicle. Create a list of non-negotiable items (e.g., number of seats, safety features, rear camera) and another list of nice-to-have features (e.g., keyless entry, navigation system, heated seats). Try to resist add-ons you weren't already planning to get.

With so many vehicles and options to choose from, listing out must-haves and nice-to-haves can help you to avoid overspending while also making sure you get everything that you need out of the vehicle.

3. Look at funding options.

With the prices of both new and used vehicles on the rise, most people will need an auto loan. See what's available in the market - comparing rates and financial options from a dealership and your trusted bank or credit union. Shop around to find the best rate possible. Financial institutions, such as Navy Federal, offer great rates and even pre-approved loans, so you can walk into a dealership with a check in hand just like a cash

buyer. On top of that, getting pre-approved gives you more negotiating power since you'll know exactly how much you can reasonably afford to pay each month for your vehicle.

4. Negotiate price before mentioning trade-in.

If you are looking to get a new car and have a vehicle to trade in, negotiate the selling price of the new car first. Don't even mention to the dealer that you have a trade-in until after they draw up a buyer's order for the new vehicle and you see everything you are paying for in total.

If you were to tell them about your trade-in, oftentimes dealers will pad the value of your trade-in to make you think you are getting a better deal than you really are. Then, they will adjust the sales price



of the new car to be higher than if you didn't have a trade-in. Make sure to negotiate each separately so one doesn't have a negative influence over the other.

5. Doing your homework gives you purchasing power.

Before making any major financial decision, like buying a car, always do your re-

search. Online resources can be helpful for determining a car's value along with listing safety features and recalls and giving honest dealership reviews.

When you're armed with expert knowledge and take the time to prepare, you position yourself to get the best deal possible.

# Fender bender or totaled: The importance of a car accident report

A car accident report is crucial in objectively determining fault and damages in the midst of an accident.

Having access to your report can make a huge difference!

To find out why, be sure to keep reading as we explore the significance of accident reports.

## A Report Is Needed to File an Insurance Claim

Drivers are legally required to maintain auto coverage. Why? Because auto coverage protects you and your vehicle financially.

But you can't file a claim and receive compensation unless you first file a report with your carrier. Therefore, a car accident report is vital, especially since the report details the extent of the damage.

Without it, you could find yourself paying for auto repairs out of pocket. Even

small repairs can cost a pretty penny!

## A Car Accident Report Can Help Determine Fault

An accident report is a detailed description of the incident. That includes important information like the date of the crash, the makes and models of any vehicles involved, and the contact information of the involved parties.

However, it also features a significant section, where the police officer filling out the report will elaborate on the details of the accident.

It's in this section that an officer will likely assign fault. Determining fault can affect your insurance payout and even your auto license status.

At the same time, you might disagree with the officer's conclusions. You can, in fact, argue fault. However, to do so, you'll need to point out the specifics of where the officer

was wrong in the report.

So, do you need a car accident report to determine fault? Well, not always. But it makes things a whole lot easier and faster.

## A Thorough Report Helps Your Legal Team

In many cases, an accident is a cut-and-dry incident. All parties go their own ways, leaving the incident behind and filing for insurance claims.

However, it isn't always that easy.

If you were involved in a bad car accident, for instance, you may choose to sue for damages. Or, worse, another party involved in the crash might choose to sue you!

Likewise, your insurance provider may attempt to undercut you or accuse you of fraud.

Any of these situations can result in arduous and lengthy legal battles and you'll need



proper representation.

One of the first things a car accident lawyer requests is a copy of the accident report so they can best gauge your case. Having access to your report can ensure that you find the best lawyer possible.

## Understanding the Importance of an Accident Report

Having access to a car accident report is important for so many reasons. It can speed up the insurance claims process, allow you to prove

or refute fault, and even help you find legal consultation.

Once you receive a copy of your accident report, make sure to keep it somewhere safe.

Article Source: [Articlecity.com](http://Articlecity.com)

# Money for junk cars: Three benefits of selling your junk car



The day has finally come in which you've decided to get rid of the car that's doing nothing but taking up space on your property.

While it may seem like a huge hassle to get rid of your junk car, we've got some good news for you- you can actually get money for junk cars.

That's right, there are people out there willing to pay money for your old

clunker, and you don't need to trick them into doing it either.

But, why should you sell your junk car?

Check out this guide to learn about the top benefits of selling your junk car.

## 1. Fast Cash

Typically, when you sell your car to a junkyard, you'll get cash for it the very same day.

Of course, if your car isn't in working condition, you shouldn't expect a huge payout- usually, you'll get something to the tune of a few hundred dollars.

However, a few extra hundred dollars can go a long way if you're going through a rough time and struggling to make ends meet.

And, the best part is that the money a junkyard pays you

is guaranteed. If you were to sell your car privately, you'd have to worry about the check bouncing or about the buyer taking forever to get the money to you.

By selling your car for junk, you can have a wad of cash in your hands the same day your vehicle gets picked up.

## 2. Helps the Environment

This may come as a surprise to you, but selling your car for junk is actually an environmentally-friendly decision.

By leaving an old car in one spot, you run the risk of potentially hazardous chemicals seeping into the ground. These chemicals can eventually make their way to a water supply, posing a threat to not only humans but to our entire ecosystem as a whole.

By selling your junk car, you eliminate this problem.

Plus, junk cars are often purchased for their metal, and by using recycled metal, this reduces the pollution that's associated with manufacturing and mining new parts.

## 3. Easy Removal

Junking a car is perhaps the easiest way to remove it. All you need to do is call up a local junkyard that advertises cash 4 cars, cash 4 used cars, cash 4 junk cars, and your car will be off your lot in a matter of days, if not hours.

Junkyards will tow away your car for free, which can also help save you money on removal services.

Plus, once that eyesore is

out of your yard, your whole space will look nicer.

Money for Junk Cars: Are You Ready to Say Goodbye to Your Junk Car?

Now that you've read this article about getting money for junk cars, it's time to get your car out of your space once and for all.

All it takes is one phone call to a local junkyard company, and you'll be a few hundred dollars richer.

Article Source: [Articlecity.com](http://Articlecity.com)

# How auto retailers are making wishes come true

(BPT) - For Elijah, age 6, of Westchester County, New York, life hasn't been easy since he was diagnosed with acute lymphoblastic leukemia. However, a recent surprise has given him and his family a bright spot in an incredibly challenging time in their lives.

Elijah arrived at Bill Kolb Jr. Subaru, thinking he was going to look at cars with his family. But when he walked in, he was surprised by a large group of friends, family and community members with a party to celebrate his wish reveal.

Bill Kolb Jr. Subaru partnered with Make-A-Wish Hudson Valley to host a send-off party in its showroom, featuring an oversized "boarding pass" for Elijah's first time on an airplane, along with cake, favors and exciting gifts for his upcoming trip to a major theme park in Orlando.

"We know how physically and emotionally difficult medical treatments can be for children and their families," said Christopher Flood, general manager of Bill Kolb Jr. Subaru. "As a supporter

of Make-A-Wish Hudson Valley, we hope to provide local children like Elijah with strength and positivity to fight against a critical illness."

## Changing lives, one wish at a time

According to Make-A-Wish, approximately 27,000 children are diagnosed with a critical illness each year and research shows that granting wishes can improve children's quality of life and produce better health outcomes. When a wish is granted, it brings lasting impact to wish kids, their loved ones and their community.

Bill Kolb Jr. Subaru is one of a dozen Subaru retailers across the country helping to grant children's wishes as part of its national "Week of Wishes" initiative to make a lasting impact for wish children, their families and entire communities.

"Subaru and its retailers continue to provide support and exceed expectations for creating life-changing wishes for children with critical illnesses nation-

wide," said Leslie Motter, president and CEO of Make-A-Wish America. "We are incredibly thankful for our longstanding partnership and look forward to continuing to work together to provide hope to wish kids and their families through initiatives like Week of Wishes, the Subaru Share the Love® Event and more."

## Sharing the love

Elijah is just one inspiring example of the children across the U.S. whose wish has been granted thanks to the partnership between Subaru and Make-A-Wish. Some of this year's "Week of Wishes" surprises also included:

- Chloe, age 12, who wished for a "cheer cave" basement makeover. Quality Subaru in Wallingford, Connecticut, hosted a cheer-themed celebration where Chloe, her friends and family got a sneak peek of what her cheer cave will look like when complete.

- Alejandro, age 13, who wished to go on a shopping spree. He arrived at Garcia Subaru North in Albuquer-



que, New Mexico, for a red-carpet surprise party before being whisked away in a limo for his shopping adventure at a local mall.

- Lillian, age 4, who wished to play in the sunshine on St. Johns Island. AutoNation Subaru Hilton Head, in Hardeeville, South Carolina, hosted a beach-themed send-off party to surprise the Bluffton resident.

- Goel, age 14, who wished for a gaming system. Auto-

barn Subaru of Countryside, Illinois, hosted a gaming-themed bash along with exciting gifts for his brand-new console.

Through the annual Subaru Share the Love Event, more than 600 Subaru retailers across the country have partnered with Make-A-Wish to help support children and families impacted by a critical illness. Since 2011, the automaker and its

retailers have helped grant more than 3,300 wishes in the U.S.

Subaru is the largest automotive donor to Make-A-Wish, and this partnership is just one of the many ways the automaker realizes its vision to show love and respect to all people at every interaction. To learn more about the automaker's longstanding partnership with Make-A-Wish, visit [Wish.org/Subaru](http://Wish.org/Subaru).

## Falling in love with tinted windows

(NewsUSA) - Fall offers a perfect opportunity to have window film installed on a vehicle's side and rear windows. As more people learn about the many benefits of window film (window tinting) for their health, safety, and comfort, you may fall in love with window tinting too!

As leaves give way and the sun's trajectory passes lower in the sky, glare becomes a greater problem for the eyes, and this may lead to an accident from the glare

obscurer one's view. Much like a quality pair of sunglasses, tinted windows can reduce the glare and when it's reduced, the eyes can relax and may see the road ahead better.

Here are a few of the many other benefits of automotive window tinting:

- 99 percent of the sun's harmful ultraviolet (UV) rays are blocked. UV exposure is a cause of skin and eye damage that may lead to skin cancer and cataracts

over time. UV rays also contribute to fading and cracking of surfaces by breaking down fibers, plastics, wood and leather of a vehicle's interior.

- The direct heat generated by the sun is reflected away from a vehicle's interior by the film, so surfaces are cooler to the touch and there is less demand placed on the vehicle's air conditioner.

- By cutting down on the sun's glare coming in through side and rear windows, and also by helping to hold glass together if it is broken in an accident, occupants experience more safety, as they are not showered suddenly by hundreds of glass beads.

The International Window Film Association (IWFA) offers information on what to expect after a professional

installation of window film on a vehicle, as well as a Visual Quality Inspection Guideline

Every state has laws concerning vehicles and window films, especially on front windshields and the windows immediately to the left and right of the driver. When arranging a professional installation of window film, be sure to ask the dealership what level of visual light transmission (VLT) will comply with the local jurisdiction where the vehicle is registered. The IWFA offers a chart that shows what VLT level are permitted by law in each of the U.S. states and Canadian provinces. The IWFA recommendation for window films used on front side windows is nothing darker than a 35 percent VLT film; some states allow darker

window tinting behind the driver's compartment.

The best part of having the windows tinted on your vehicle in the fall is

that it will be ready to help protect you and your family in all seasons, and that's something you can fall in love with.

### Washington Window Tinting Laws

The percent of visible light allowed through your car windows is called VLT: Visible Light Transmission.

The percentage of light allowed through your film and glass in Washington is very specific and different for sedan cars and SUV cars or vans.

#### Tint darkness for sedans:

- Windshield: Non-reflective tint is allowed on top 6 inches of the windshield.
- Front Side windows: Must allow more than 24% of light in.
- Back Side windows: Must allow more than 24% of light in.
- Rear Window: Must allow more than 24% of light in.

#### Tint darkness for SUV and vans:

- Windshield: Non-reflective tint is allowed on top 6 inches of the windshield.
- Front Side windows: Must allow more than 24% of light in.
- Back Side windows: Any darkness can be used.
- Rear Window: Any darkness can be used.

# What is your risk of a collision with wildlife?



The Insurance Institute for Highway Safety (IIHS) reports that insurance claims for wildlife-vehicle collisions mysteriously dropped in November 2022, even as traffic returned to pre-pandemic levels. That doesn't mean drivers can relax, however. Vehicles and wildlife can be a lethal combination, so it's important to continue safe

driving practices and consider auto insurance options.

As the weather gets colder and days get shorter, drivers face a greater risk of collisions as deer and other wildlife migrate from the mountains and unexpectedly dart across roads and highways.

"Collisions between vehicles and large animals can cause severe damage

and serious injury to drivers and passengers," said Kenton Brine, NW Insurance Council president. "Using caution and staying alert can save your life and eliminate the need for costly vehicle repairs."

Brine said a standard Auto Insurance policy will pay for damage to your vehicle, less the deductible, if you hit

a deer or any other animal but only if you have optional Comprehensive Coverage.

Another optional coverage – Personal Injury Protection, or "PIP" coverage – can pay medical expenses for the driver and/or injured passengers, regardless of who is at fault in a collision.

According to a 2022/2023 analysis by State Farm, Washington drivers have a one-in-286 chance of hitting a deer, and the Washington Department of Transportation (WSDOT) reports that more than 1,500 wildlife/vehicle collisions are reported annually.

"All drivers are required by law to carry an Auto Liability Insurance policy when they drive, which provides coverage to pay for injuries or damage suffered by others in an accident that is your fault," Brine said. "But to pay for damage to your own vehicle from a collision with wildlife, you'll need Comprehensive coverage, which is an inexpensive addition to your

auto policy. It's also wise to consider PIP coverage in case you or others in your vehicle suffer injuries."

NW Insurance Council offers the following defensive driving tips to help you avoid wildlife while on the road:

- Be attentive from sunset to midnight and the hours just before and after sunrise. These are the highest-risk periods for deer-vehicle collisions.

- Drive with caution when moving through wildlife-crossing zones, in areas known to have large deer and elk populations and in areas where roads divide agricultural fields from forestland. Also be aware that wildlife collisions also happen on city arterials and suburban neighborhood streets.

- Deer seldom run alone. If you see one deer, others may be nearby.

- When driving at night, use high-beam headlights when there is no oncoming traffic and no cars directly ahead of you.

- Brake firmly when you notice deer or elk in or near your path and stay in your lane. Many serious crashes occur when drivers swerve to avoid an animal and hit another vehicle or lose control of their car.

- If you hit an animal, pull over and call law enforcement to direct you to your next step. Some states have special requirements regarding animal collisions.

- Always wear your seatbelt. The National Highway Traffic Safety Administration (NHTSA) estimates that seat belts saved the lives of 14,955 people in 2017.

For more information about insurance, contact NW Insurance Council at (800) 664-4942. NW Insurance Council is a nonprofit, insurer-supported organization providing information about home, auto and business insurance to consumers, media and public policymakers in Washington, Oregon and Idaho.

## Auto thefts are on the rise. Are you protected?

The vehicle thieves targeted most often in Washington in 2022 was the 1999 full size Ford Pickup, according to the National Insurance Crime Bureau's (NICB) recent vehicle theft trend data report. NICB also reports that nationally, the 2004 full size Chevrolet Pick-Up was most targeted by thieves last year.

The 2022 Top 10 most stolen list for Washington includes vehicle years ranging from 1997 to 2018. Certain models of older cars and trucks are popular with thieves because of their longevity and the value of their parts, plus they are easier to steal.

Newer and more expensive vehicles often have more sophisticated alarms and anti-theft systems and can be harder targets for auto thieves, but when stolen, these vehicles are frequently resold intact or shipped overseas.

No matter what year the vehicle, auto theft is a costly crime that contributes to the cost of auto insurance nationwide.

The good news is vehicle owners who include optional Comprehensive Coverage in their auto insurance policies are covered if their vehicles are stolen.

"Consumers pay billions each year due to auto theft," said Kenton Brine, NW Insurance Council president. According to the National Highway Traffic Safety Administration (NHTSA), a motor vehicle is stolen every 32 seconds in the United States and cost vehicle owners approximately \$8 billion in 2022.

"The cost to repair or replace stolen vehicles is reflected in insurance premiums," Brine said. "That makes auto theft prevention an important issue for every vehicle owner."

Brine also reminded drivers that Comprehensive insurance coverage (also referred to as "Other Than Collision" coverage), is the only coverage available to help auto theft victims recover the cost to repair or replace their vehicle.

"Comprehensive coverage is

not typically expensive, and can usually be purchased separately from other policies," Brine said, "though many consumers choose to purchase the coverage along with Collision and/or Personal Injury Protection coverage when they buy auto liability insurance in compliance with state law."

Auto theft is a widespread and expensive crime, particularly if the vehicle owner does not have the right insurance coverage. Fortunately, NICB reports more than 85 percent of passenger vehicles reported stolen in 2022 were recovered by law enforcement or other means.

Here is a list of Washington's most stolen vehicles, according to NICB's 2022 data:

1. 1999 Ford Pickup (full size) – 4,121 thefts
2. 2000 Honda Civic – 3,267 thefts
3. 1997 Honda Accord – 2,613 thefts
4. 2004 Chevrolet Pickup (full size) – 1,575 thefts
5. 2001/2000 Honda CR-V – 1,338 thefts

6. 1997 Ford Pickup (small size) – 858 thefts

7. 2007 Ford Camry – 791 thefts

8. 1998 Subaru Legacy – 771 thefts

9. 2001 Dodge Pickup (full size) – 744 thefts

10. 2018 Hyundai Elantra – 698 thefts

NW Insurance Council and NICB offer the following tips to help you reduce the risk of your vehicle being stolen:

- Keep your doors locked and windows completely rolled up.

- Remove keys from the ignition or take your fob with you, even when briefly stepping away from your car.

- Keep valuable items such as bags, purses, cell phones and briefcases out of sight.

- Always park your vehicle

in well-lit areas.

- Always activate your vehicle's security or alarm system when parked.

- Before buying a new vehicle, check with your insurance company to find out which vehicles have the highest risk of being stolen.

If your vehicle is stolen, report the theft to law enforcement immediately. NICB reports 34 percent of reported stolen vehicles are recovered on the same day as the theft, and 45 percent are recovered within two days. Also, reporting the theft to police also provides a record for your insurer. Typically, insurers need a police report before they can honor a claim.

In some cases, auto theft is a form of insurance fraud

when vehicle owners arrange to have their vehicles stolen with hopes of collecting the insurance money. If you witness or have knowledge of an auto theft, you can report it anonymously by calling toll-free 1-800-TEL-NICB (1-800-835-6422) or submitting a form on NICB's website.

For more information about auto theft and insurance fraud, call (800) 664-4942 or visit NW Insurance Council.

NW Insurance Council is a nonprofit, insurer-supported organization providing information about home, auto and business insurance to consumers, media and public policymakers in Washington, Oregon and Idaho.

# Radar detectors – Could one have saved me?

By Charlie Cory

I remember it well! I was on a fast stretch of road, but keeping to the limit for that stretch. I came towards a small town, where the speed limit dropped by 20mph. Obviously I slowed down, and continued to slow. The road curved round to the left and went downhill. All this within about 100 yards of the slow down sign. And guess who was waiting for me at the bottom of the bend? Yes, you guessed it, the boys in blue.

I was fined for being 4mph over the limit! Grr. It didn't seem right then, and it doesn't seem right now either. So was there anything I could have done to avoid this in justice?

Radar detectors are extremely effective for warning drivers that they are approaching a speed detection device that uses a radar system. The speed is calculated using the difference between the transmit frequency and receive frequency (also known as the Doppler shift). They are essentially microwave radio receivers, and as

such, it is important that the detector you want can identify the radio waves emitted by the equipment used by the authorities.

Radar detectors come essentially in two flavours, corded or uncorded. The corded typically mounts to your windshield, and because of its location offers an aerial less-obstructed detection. Cordless is as the name suggests, and offers you portable convenience to have the unit located where you want. This also means that you can use the unit for different vehicles without having to resort to multiple units or fiddly removals or re-installs.

There are some important considerations when shopping for radar detectors. These include band detection, which allow a range of police radar devices to be detected, distance of detection, ability to send a jamming signal, and, of course, price. In addition to these concerns, anyone interested in purchasing a motorcycle radar detector should check that the detector comes with an ear jack,

because you will have to rely on an aural signal for these devices to be effective for you.

Some radar detectors can be extremely expensive but finding a discount unit is relatively simple if you know where to look. One option for purchasing radar detectors cheaply is to search for wholesale electronic distributors who have their own retail outlets. You will need to ascertain from the manufacturer that the detector that you are trying to buy will work in your area, or has band detection available. The stockist should have information about the frequencies used by your local authorities as well, so try and find this out before you part with any hard earned cash. Bear in mind that the cost of a radar detector is far less than the cost of the speeding tickets that you may face - so or protect yourself, get a radar detector.

Used radar detector prices are reasonable and some-



According to the American Automobile Association (AAA), radar detectors are permitted in passenger/private vehicles in Washington State, but prohibited for use by commercial vehicles within the state of Washington.

times negotiable. They can be purchased from owners, dealers, or from superstores. Try to buy used radar detectors directly from the owners if possible, as you are likely to get a better deal. In the case of superstores, used radar detector prices are not normally negotiable, though

they are usually sold for a reasonable, predetermined price. However, it sometimes pays to ask for a cash deal and to have cash ready, just in case! Such companies recondition the units to sell as refurbished items. A specialty of refurbished radar detectors is that their prices

are remarkably low and they provide the same benefit that a new radar detector offers.

A radar detector can be purchased via the Internet too, however, a local car audio store should be able to inform you of state laws that might limit purchasing options.

Article Source: [Articlegeek.com](http://Articlegeek.com)

## Awesome advantages of Teflon coating for your car

Nearly 80 million cars sell worldwide yearly. Something that we suspect will also grow alongside car ownership's popularity is Teflon coating.

For the uninitiated, Teflon is a synthetic fluoropolymer that people have been putting over their vehicle's surface for years. Doing so brings several unique advantages that are becoming increasingly relevant as global warming makes temperatures and conditions harsher.

If you've never been introduced to the advantages

that Teflon can bring to a car, keep reading. Below, we break down why you might consider splurging on putting a Teflon coat for your vehicle.

1. Your Car's Paint Will Look Vibrant

While not the most pragmatic of the advantages, it's worth noting that the moment you get your car out of the shop after Teflon has been applied to it, it'll look fantastic.

Teflon has a certain sheen to it that makes your car look like it has been waxed. The

big difference is that Teflon is much more durable than car wax which allows cars to retain that fresh look for months.

2. Protection Against Humidity

Moisture in the air can wreak on your car's body. Over the course of years of moisture exposure, rust begins to rear its head which can ruin your vehicle's look, impede its functionality and perhaps even diminish the level of protection that it offers in the event of a crash.

Teflon coating acts as a moisture barrier. When water in the air touches your car's surface, with Teflon there to protect it, the moisture never truly comes into contact with your vehicle which means your potential for rust is diminished if not eliminated altogether.

3. Salty Air Will Have a Lessened Impact on Your Vehicle

There's nothing better than living by the beach. You can take your car on cruises up and down the ocean, you can walk to the water and, in some areas, pick up a world-

class tan whenever you feel the urge to.

Unfortunately, your car doesn't share in your adoration of the beach.

Not only does the moisture in the air cause rust (like we mentioned in our last point) but the added threat of salt blowing around can erode your car's paint. Teflon coating can protect your vehicle against both of those irritants.

4. Teflon Could Improve Your Vehicle's Aerodynamics

Not everyone is overly concerned with how aerodynamic their vehicle is. After all, your focus when driving probably isn't to race with other drivers.

There is also a pragmatic reason as to why an aerodynamic car is a good one though. That reason is fuel economy.

With gas prices soaring, Teflon coating allows your car to cut through wind resistance better which could bring down the annual amount of money that you spend on gas considerably.

5. Teflon Buffers Against Hot

and Cold Temperatures

When you're driving and it's 100+ degrees outside, your engine is at risk of overheating. When you need to drive and it's below freezing, you're going to have a heck of a time getting your car started.

Teflon can help insulate your car's engine which can keep it at a level temperature when you're facing unforgivably hot or cold times of the year.

6. Your Car Will Have a Much Harder Time Getting Dirty

Do you ever wonder how it is that your car gets so dirty all of the time?

Some people know the answer to that question because they subject their vehicles to things like dirt roads. For the majority of us though, we use our cars to get to and from work and still find that a few days after a wash, they look filthy.

Teflon coating can break that cycle.

Teflon is a non-stick coating which means that dirt and grime will have a much harder time settling on your

car. That will reduce the amount of trips that you need to take to the car wash throughout the year which will save you tons of time and a considerable amount of money.

7. Getting Your Car Coated Is Cheap and Easy

Even with all of the benefits that Teflon coating brings to vehicles, if the process of getting your car coated was a hassle, it would be hard for us to recommend.

Fortunately, Teflon coating services are performed at just about any reputable body shop. The cost of getting coated is also good considering how long a coat of Teflon will last you.

Just be sure that the provider you're using is actually Teflon coating your car when they sell you that service. Some fly-by-night shops claim that they're Teflon coating cars but are just waxing them which doesn't provide the same benefits.

Teflon Coating Can Only Help Your Car If You Take the Leap and Get the Job Done

Picking up a coat of Teflon for your vehicle is cheap, easy and provides a bevy of benefits that can improve the look and functionality of your car. Need we say more?

If you're on the fence about Teflon coating, we recommend getting off of it. Our team has a strong feeling that you won't regret making your first investment in Teflon.

Article Source: [Articlecity.com](http://Articlecity.com)

# Kia and Hyundai recalls prompt concerns about safety, auto theft and insurance coverage

Hyundai and Kia have recalled more than 3.3 million vehicles because of the risk of fire and are recommending that owners of recalled models park their vehicles outside and away from their

homes. Because of the recent surge in Hyundai and Kia thefts, however, some car owners affected by the recall may be concerned their vehicles could be stolen if parked outside.

Some models of Hyundai and Kia vehicles are more susceptible to theft and are frequently targeted by car thieves because they lack theft prevention technology. The Hyundai and Kia

automakers have since developed theft deterrent software for those models and are offering it free of charge to vehicle owners.

Hyundai and Kia owners concerned about their recalled car being stolen are advised to review their auto insurance policies carefully. Comprehensive Coverage, which is optional but highly recommended, typically covers theft-related losses. While some insurers have chosen to no longer insure these vehicles, most insurers still write coverage for them.

NW Insurance Council urges those with recalled Hyundai and Kia vehicles to heed the automaker's suggestion to park the recalled vehicles outside, otherwise, parking in your garage could result in damage to your home and put lives at risk.

"It is no doubt a challenging dilemma for owners of affected or recalled Kia and Hyundai vehicles – park inside and risk a structure fire, or park outside and risk the theft of your vehicle," said NW Insurance Council President.

"But parking inside puts more at risk than filing a homeowners or renters insurance claim – lives could be lost from a vehicle fire inside your garage. Play it safe. Protect your vehicle with anti-theft devices and insurance coverage - and park outside."

If your home is damaged by a fire caused by your vehicle, your Homeowners Insurance policy will cover the cost of repairing your home (minus your policy's deductible). If you are a renter, your Renters Insurance policy covers damage to your possessions inside your living space and your possessions left inside the vehicle (minus your policy's deductible).

Hyundai and Kia owners who are worried about leaving their theft-vulnerable vehicles outside should consider the following:

• For safety reasons, park the recalled vehicle outside until you can get it fixed. Keep in mind, the recall is NOT due to the theft issue, but a problem with the vehicle that can cause it to overheat and ignite, even when parked and not

running.

• Update your vehicle with theft deterrent software developed by Hyundai and Kia. The National Highway Traffic Safety Administration (NHTSA) urges owners of theft-prone Hyundai and Kia models to contact Hyundai at 800-633-5151 or Kia at 800-333-4542 for information about the free update.

• Consider purchasing a steering wheel lock and/or other theft-prevention device to make your car less attractive to thieves. Also, consider a vehicle tracking system.

• Park in a well-lit area if possible.

• Lock your vehicle and always take the keys or key fob with you.

• Remove all valuables from the vehicle.

• Review your auto insurance policy and consider purchasing optional Comprehensive coverage.

For more information about property and casualty insurance, visit NW Insurance Council's website at [www.nwinsurance.org](http://www.nwinsurance.org)

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Consider purchasing a steering wheel lock and/or other theft-prevention device to make your car less attractive to thieves.

# Reasons to buy automotive tents for your pickup truck

It's no secret that pickup trucks reign supreme when it comes to vehicles used for outdoor adventures. Whether you're hitting the trails, hiking in the woods, or just enjoying a day at the beach, there's nothing quite like doing it all with the convenience of your pickup truck. If you love spending time outdoors, adding truck accessories such as an automotive tent is the perfect way to improve your adventure and spend more time exploring new places.

Automotive tents are innovative and budget-friendly alternatives to RVs and enclosed campers. They provide the same function and purpose as standard ground tents but with the benefits of mobility that allow you to camp just about anywhere. Automotive tents include truck bed tents and rooftop tents. The truck bed tent is designed to fit and be set up on truck beds, while the rooftop tent is placed on the vehicle's roof to give more space for other equipment on the truck bed and inside the cabin. They come in flexible, lightweight fabric, screen windows, and optional awnings to provide you with a roomier and comfortable make-shift shelter.

Owning an automotive tent lets you enjoy new activities such as truck camping and overlanding. So if you're looking for a new way to experience your favorite

outdoor activities, here are some reasons why you should get an automotive tent.

• **Camping Anywhere**

Camping anywhere is one of the best perks of owning an automotive tent. The tent provides a convenient and comfortable way to set up camp. Instead of meticulously searching for a flat surface to assemble your tent once you arrive at camp, you can easily attach the tent to the truck bed or roof of the truck. It becomes an extension of the truck that enables you to set up camp anywhere your vehicle is parked. Just ensure that your vehicle is parked legally to avoid any trouble.

Camping can sometimes get uncomfortable whenever bad weather arises. However, this is not much of an issue when truck camping. You can quickly retreat to your truck and set off to another location because of the rig's mobility and capability of taking you to any place you desire. Automotive tents are also easy to install and take down, which means truck owners can enjoy their time outdoors with minimal work and effort.

• **Protection From Elements And Wildlife**

Automotive tents let you enjoy camping without enduring the unpleasant aspects of staying outdoors. They provide safe and effective shelter against harmful elements such as rain, wind, dirt, and even wildlife.

All automotive tents are

made of waterproof materials that block precipitations and even moisture to keep campers dry even in the worst weather conditions. They are also strong enough to withstand being blown away by the wind as they are firmly attached to the vehicle. Ensure that you have a sturdy truck rack or roof rack to secure the tent on top of the truck.

Both truck bed and rooftop tents have elevated setup, ideal for avoiding sleeping in places with loose rocks and uneven surfaces. It also spares you from the hassle of waking up in a puddle when you slept on a ground tent while raining. Aside from these, the elevated setup can also help keep you away from the reach of some wild animals. Suppose you have friends or family that are hesitant to try camping because they are concerned about safety. In that case, the security of the automotive tent may encourage them to give it a go.

• **More Room Capacity**

Sleeping in the truck bed can get a bit cramped when you're camping with the family. Make truck camping more family-friendly by adding an automotive tent to let everyone sleep comfortably. The added room capacity provided by the tent allows you to configure your truck to accommodate more people to stay. You can spread out by occupying the cabin, truck bed, and rooftop.

Setting up a rooftop tent



allows you to fully utilize the truck bed to store camping gear and equipment. You can install a tonneau cover to secure the items while traveling or not using them. Since the tent won't occupy the bed, you can use the space to carry other sporting goods and power sports vehicles that you would like to use on the trail.

• **Cost-Effective**

It is easy to start an adventure if the things you'll need for the journey are inexpensive. Automotive tents are much more affordable than getting an RV. Any truck owner can pick up truck tents and start camping right away. Most tents are high-quality and offer the standard features to make your stay in the wilderness or off-the-grid safe.

If you're into Overlanding, having a tent on your truck

is a cheaper alternative than staying in hotels, where it can get costly in the long run. The tent can also be helpful if no campgrounds and hotels exist or are available when you reach your driving limit or get tired of driving for the day.

• **Comfortable Sleeping**

Automotive tents provide pickup truck owners with an excellent camping experience without sacrificing comfort. The truck tents can be spacious, giving campers plenty of room to stay and relax. The tents come with air vents, so truck owners don't have to worry about sleeping in a stuffy truck cab. These truck tents are also made of high-tech materials that keep truck beds cool.

You can put an air mattress inside the tent to make sleeping cozier. However, some rooftop tents include a standard mattress for a good night's sleep. Auto-

motive tent manufacturers have tried to cater to truck enthusiasts, making sure their products are not only durable but come in eye-catching designs that will stand out among other recreational vehicles at any rally or event. Truck tents can be found in all shapes and sizes, including retro designs for those who want something extra special for their truck.

Outdoor activities such as camping, road trips, Overlanding, and off-roading have never been so enticing as today. Owning an automotive tent can help you jump-start your adventure by offering quick access to shelter and security in any number of situations. These tents are also ideal for seasoned campers and those who have never done camping before.

Article Source: [Articlefactory.com](http://Articlefactory.com)

## Safety tips for roadtrips with children

It's important not to bundle up your child in a bulky winter jacket while they are in their car seat as this can compromise their safety. Instead, dress them in thin layers and add a blanket over the top of the harness straps.

What should you pack in an emergency kit for a winter road trip with kids?

It's important to bring an emergency kit stocked with essentials such as extra blankets, dry clothing, and non-perishable snacks.

Avoid giving snacks to your child while they are in their car seat. For one thing, your child may be in a reclined position, and that automatically puts them at more risk of choking. And if the car seat is rear-facing,

it will be even harder for you to spot from the front seat if your kid is in trouble, especially since the act of choking can be silent.

A child who has outgrown her car seat with a harness (she has reached the top weight or height allowed for her seat, her shoulders are above the top harness slots, or her ears have reached

the top of the seat) should ride in a belt-positioning booster seat until the vehicle's seat belt fits properly (usually when the child reaches about 4'9" in height and is between 8 to 12 years of age).

All children under 13 years of age should ride in the rear seat of vehicles.

Happy Trails!

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