



Extended Warranties: Like Health Insurance For Your Car

(NAPSA)—Imagine going into your next medical exam without health insurance. Now, imagine being told you need a procedure that could cost you hundreds, maybe thousands of dollars.

Got a horrible feeling in the pit of your stomach? That's what many car buyers feel at the dealership when it comes time to work through the various financing and insurance options.

That's why it's important for car buyers to research extended warranties. An extended warranty can protect your investment, saving yourself from costly repairs that may be required as the vehicle ages and the manufacturer's warranty expires. Think of it like health insurance for your car.

Consider These Numbers:

- If your A/C goes out, better hope it isn't the compressor; a new one could set you back as much as \$1,900, including labor.
- Radiator leaking? This not uncommon problem on high-mileage cars could cost you more than \$700 for a new radiator.
- The replacement of a timing belt and water pump could run you \$460.

Experts at Toyota Financial Services suggest that when researching extended warranty options, consider the following questions:

How many years do you plan to keep your car?

Will you purchase a new or used vehicle?

Will you finance the car or pay cash?

How will an unexpected \$1,000 or \$2,000 repair bill impact your finances?

What Warranties Cover

All new vehicles come with a manufacturer's warranty that typically covers most of the vehicle's components for three years or



Avoid costly automobile repairs by signing up for an extended warranty.

36,000 miles, whichever comes first. And don't confuse a "power train" warranty with an extended warranty. While a power train warranty provides extended coverage beyond the manufacturer's warranty, it does not cover everything under the hood. Basic coverage includes the engine, transmission and axle-assembly components. Once the manufacturer's warranty expires, you become responsible for all repairs.

Be sure to inquire about additional benefits a policy may offer, such as reimbursement for towing, rental cars, lodging and meals and read the fine print to ensure these benefits are both sufficient and easy to use. And just as you wouldn't choose a health insurance policy from a "fly by night" provider, carefully consider the reputation and financial stability of the company offering the extended warranty.

In the end, it comes down to this: If you want to protect your car and your wallet, do your homework. You'll leave the dealership happy, protected and at peace. To learn more, visit www.toyotafinancialservices.com.