



# Cost Cutting Ideas

## Drive Down The Cost Of Having A Car

(NAPSA)—There may be a “hidden gem” in your auto insurance policy.

A little-known and very inexpensive option on many policies is rental reimbursement. It covers the cost of a car rental if your car is damaged or stolen.

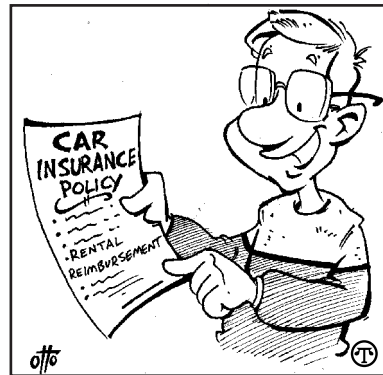
“Few drivers realize that one full year’s rental reimbursement coverage can cost less than a one-day rental for a replacement car,” says Deborah “Ms. Spent” Knuckey, author of *The Ms. Spent Money Guide*, a book of helpful advice. “By spending only one or two dollars a month extra for this coverage, drivers can get a rental car for little or no money if their car is stolen or ends up in a repair shop after an accident. Since the average car is in the repair shop for ten to 12 days after an accident, even if you don’t have an accident for several years, you’re still ahead of the game.”

Knuckey says this demonstrates how paying a small amount upfront can end up being a lot less expensive than paying hundreds of dollars down the road. She calls this “conscious spending” because it shows how consumers can make choices about what they want their money to do for them.

In conjunction with a Consumer Protection Association of America public service campaign, called “Wiser Drivers Wise Up,” Knuckey and the experts at [www.wiserdrivers.com](http://www.wiserdrivers.com) offer consumers these “conscious spending” tips.

- Maintain your car by the book. Oil changes every 3,000 miles and scheduled maintenance go a long way toward keeping your car running smoothly and preserving its resale value.

- Shop for insurance. See if you can get a discount by bundling your



**An option called “rental reimbursement” on your auto insurance could save you time, trouble and money in case your car is stolen or in an accident.**

auto and homeowner insurance. Consider raising your deductible from \$500 to \$1,000. The premiums saved may make it worthwhile.

- Become familiar with various types of optional coverage, such as rental reimbursement or towing. Sometimes paying the lower rates can end up costing you the most when you can least afford the expense. When buying auto insurance ask yourself: What do I expect from it? Can I afford it? What are the features that benefit me or my lifestyle the most?

- Don’t buy a car without knowing the insurance rates. Don’t go by the car salesperson’s guess. Check it out yourself.

- Seek professional advice about insurance coverage.

The Consumer Protection Association of America is a member organization that provides information resources, educational material and conflict resolution services to consumers and businesses.

To learn more about insurance or a variety of topics, see [www.consumerpro.com](http://www.consumerpro.com).