

Vehicle Service Contracts Help Keep Your Car on the Road



All automobiles may not be the same, but when it comes to car repairs most vehicles run into similar problems.

"Electrical problems are the biggest issue across the board, whether turn signals go out or electric windows fail," said [Joe Erdeman](#), president of Assurant Solutions extended service protection business. "Weather also makes a big difference on vehicle performance. In the Southwest where temperatures are high, air conditioners fail more often. In the colder climates of New England, car owners contend with more suspension component failures."

Vehicle service contracts can help ease the financial burden when your car needs a repair. Coverage can include everything from a dashboard light to the transmission. These policies can make life easier for car owners by providing additional security and eliminating worries about expensive repairs as long as they own their vehicles.

"Even the best cars on the market can experience mechanical problems, and the sticker shock of repair bills can cripple the family budget," he added. "[Assurant Solutions'](#) vehicle service contract policies reduce anxiety and eliminate worries by providing new and used car owners with protection against unexpected, costly repairs due to mechanical breakdowns."

Vehicle service contracts complement a manufacturer's "bumper-to-bumper" or powertrain warranty. For example, vehicle service contracts cover deductibles on certain types of repairs and emergency roadside assistance if not guaranteed under the warranty. These policies also will supplement powertrain warranties, which typically offer coverage of a vehicle's engine, transmission, and drive train. With the additional protection of a vehicle service contract, non-power train components are covered and out-of-pocket repair costs are reduced. Used car buyers can also benefit from such a plan as a manufacturer's warranty may already be partially or fully expired at the time of purchase.

Erdeman noted that these benefits appeal to drivers across car brands, whether they are purchasing new or pre-owned vehicles. Those drivers who see their vehicle as a financial asset welcome this extra level of security, according to an Assurant Consumer Profile Study.

"For most Americans, their vehicle is the second largest purchase they make, second only to their home. A vehicle service contract protects this important investment," Erdeman said.

Drivers also can take some simple steps to help ensure that their vehicle stays on the road:

- Pay attention to your check engine light and oil pressure warning lights. If the lights are on, bring your car in for inspection.
- Check your tire treads and tire pressure. When tires are significantly worn down, stopping distance on wet surfaces increases.
- Make sure your windshield wiper blades are in good condition to improve visibility when it rains or snows. And make sure your windshield washer fluid reservoir is full as well.