Print Story Page 1 of 2

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10 commonly overlooked auto safety issues

By Bobbi Dempsey • Bankrate.com

Table of contents Rocky road

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However, you may not necessarily be ready to hit the road just yet: You may be overlooking important safety issues. These issues can be costly -- not to mention dangerous -- if you don't take care of them immediately.

Here are our top 10 overlooked auto safety issues:

Missing air bags. A new report from the National Highway Traffic Safety Administration, or NHTSA, finds that nearly one in five fatal accidents involves cars with missing air bags. This is something that should concern anyone who has bought a previously owned car. Don't assume you're in the clear just because there are no signs of crash-related damage or repair work -- air bags can deploy as a result of low-speed collisions that may cause little or no damage. Check the vehicle's history using a service such as Carfax, or ask your mechanic to check for signs of prior air-bag deployment.

Compromised bumpers. If you've had any type of bump or collision, including a minor fender bender, or if you own a used car with an unknown past, this may be a concern. Even if bumpers look fine, they may not be OK. Joe Wiesenfelder, senior editor of Cars.com, says, "If your car has been rear-ended lightly or the bumpers were otherwise struck, have a mechanic or body shop check it out. Nowadays, most bumpers use a dense foam material to absorb impact, but they only work once. Even if they show no signs from the outside, the underlying structure may be compressed, which means the next mishap could cause greater injury and/or damage than the first one did."

Damaged or rusted brake lines. Brake lines can be vulnerable to rust and breakage. This is especially true if you live in an area with rough winters -- many of the chemicals used to treat roads contain corrosive chemicals that can damage brake lines. Unlike some other brake problems, damaged brake lines don't give telltale signs such as squealing or grinding. When checking your brake lines, look for puddles of leaking brake fluid. If you spot any holes or signs of rust damage, chances are there are other weak points, so it's probably best to replace the entire brake line.

"I would recommend a complete underbody inspection," says Marcus Simmons, president of the Motown Automotive Professionals nonprofit, a group that trains high school students for auto repair. "You want to be sure that the winter snow and ice have not caused any damage."

But this isn't just a winter problem. brake lines and other undercar parts can rust or crack from exposure to rain or damp conditions, such as wet grass. Ask your mechanic about new types of brake lines that are said to be more resistant to chemicals and the elements.

Damaged headlight lenses. This can reduce your visibility, creating a hazard when you are driving at night or in bad weather. "Scars and scratches on plastic headlight lenses can be caused by slush, road salt, stones, etc.," says John Voelcker, a frequent contributor on auto topics for major magazines and a blogger on GreenCarReports.com. "Check for gouges, cracks or moisture inside the headlight that would indicate the seal has failed, which can make your light less bright and shorten the life of that (expensive) bulb inside."

Steering and suspension problems. Like brake lines, these parts are susceptible to corrosion and weather-related damage. Carchex spokesman and "MotorWeek" co-host Pat Goss says, "Make sure to check critical steering and suspension parts

Print Story Page 2 of 2

because harmful winter chemicals can migrate past seals and cause damage. Rough, pothole-ridden roads don't help, either."

Dying or damaged batteries. Seasonal changes can be a death sentence for weak batteries. Goss says, "Lots of drivers are conscious of checking car batteries in the fall, but it's also important to check them in the spring because any temperature extreme can push a weak battery over the edge."

Animal damage. During the winter, animals like to seek shelter from the elements, and you might be surprised to learn that the engine area of your car is a pretty inviting place. If your car has been sitting for an extended period of time, animals may have been hiding or nesting there for quite a while, without you even realizing it. Squirrels are the most common culprits, but any type of animal can cause problems. Look for stashes of leaves, twigs or nuts under your hood or near your car. This might be a red flag that animals have set up a winter home near your engine. If you discover this, you need to examine the wiring, hoses and other engine parts for signs of chewing or other animal damage.

Underinflated tires. Tires that aren't properly inflated are prone to blowouts and can also make the car harder to control. "Properly inflated tires can help improve gas mileage by 3 (percent) to 4 percent," says Ford spokesman Wes Sherwood.

Wiesenfelder agrees. "Tires can be underinflated even though they look fine, so be sure to check the pressure regularly. The recommended tire pressure will be listed on the driver's doorjamb, not on the tire itself. The tire pressure listed on the tire is (the) maximum pressure the tire can hold, not (the) recommended pressure. Be sure to follow the recommended pressure and to check the tires when cold," he says. Read more about proper tire maintenance in the Bankrate story "Keeping your tires in shape."

Cooling system problems. Unlike the air-conditioning system, which is mainly designed for passenger comfort, the cooling system is responsible for keeping your car's engine cool. That's important because an overheated engine can leave you stranded on the side of the road. "A properly functioning cooling system is critical to engine operation," says a Subaru of America spokesman. "It is recommended that the cooling system and hose connections be checked frequently for leaks, damage or loose connections."

Damaged drive belts/serpentine belts. These are parts you tend to forget about -- until they get your attention in a big way. "If the belt snaps, you could lose power steering, which results in a hard-to-steer vehicle; a water pump, resulting in overheating; or a nonfunctioning alternator that could stall the engine," says Wiesenfelder. "Have the belts inspected at the recommended intervals. When you go in for an oil change, the technician will typically look at these anyway, but be sure they are checked, especially on higher-mileage vehicles."

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