

MONEY MATTERS

Your questions answered by
Ivan Ahern

Save money on your car and stay safe this autumn

AS WE settle into autumn, we've pulled together some tips and advice that will help to keep you safe on the roads, while also saving you money.

Weekly basic car maintenance¹

Taking 20 minutes each week to look over your car can help to avoid major car trouble in the long-term. This will help to save you money as well as keeping you and your family safe. It doesn't cost you a great amount of time or money, but these regular checks will ensure that your car is geared up for the week ahead and any long haul trips you may have to take.

- Check all lights
- Check the oil in the engine, brake fluid, windscreen wash and the level of anti-freeze
- Check the grip on your tyres and look out for uneven wear – a sign of suspension problems or wheels out of alignment.

Save money on fuel²

Shop around for fuel! The price differences between petrol station fuel prices can be quite significant, often as much as five cent per litre.

Avoiding rush hour traffic can help to reduce the amount of fuel your car uses while you are stuck in traffic. Plan an alternative route or if possible leave earlier to avoid traffic jams.

How you drive can impact your fuel consumption – the harder you brake and accelerate, the more fuel your car consumes. Reducing your speed can help to cut down on costs. For example, cutting your speed from 110kph to around 80kph, will use about 25% less petrol.

Travel light – remove heavy items such as golf clubs, roof racks and bike racks, which can weigh down your car and increase fuel consumption.

Plan your journey

Take the time to plan your journey before you set off and give yourself some extra time to allow for any unforeseen delays which you may encounter. This will reduce your risk of speeding and keep you and your passengers safe.

When planning a long journey, factor in time to stop off for some light refreshments and a stretch break.

What to do if you break down on a motorway¹

- Pull onto the hard shoulder as far away from the inside lane as possible
- Turn your front wheels towards the hard shoulder
- Try to stop near an emergency phone
- Switch on your hazard warning lights
- Keep your sidelights on if it is dark or visibility is poor
- Get out of your car on the passenger side
- Keep passengers away from the motorway and keep children under control
- Walk to an emergency phone on your side of the motorway. These phones are free and connect directly to the Gardaí who can work out where you are. As a result, it's better to use them rather than a mobile
- Face oncoming traffic while on the phone
- After phoning, return to your car
- If you're travelling alone and feel at risk, you may want to wait in the front passenger seat with the doors locked. If someone approaches, wind down your window a little to talk to them. Only unlock the door once you're sure that they are genuine
- Before you rejoin the motorway after a breakdown, build up speed on the hard shoulder and watch for a safe gap in the traffic.

Your car safety checklist¹

It is advised that motorists carry a number of essentials in the boot of their car:



- High visibility vest
- Spare fuel
- Hazard warning triangle
- Spare wheel
- Tow rope
- De-icing equipment (for glass and door locks)
- Spare bulbs
- First aid kit
- Fire extinguisher
- Working torch
- Car blanket.

Know your car insurance benefits

Check your car insurance policy document and know your benefits. If you have 24-hour breakdown assist and windscreen cover keep the helpline numbers and details in your phone or in your glove compartment. In 2012, over 7,000 of our customers countrywide who encountered motor difficulties availed of our breakdown assist service.³ Many of these customers were members of the Nurses' Car Insurance Scheme. INMO members can get preferential rates through this scheme.

For further details and benefits please contact us. Tel: 01 4708042.

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- Sources:
1. www.rsa.ie
 2. www.nca.ie
 3. mapfre.asistencia

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