

Understanding Car Recalls: Better Safe Than Sorry

Local Insurance Experts Recommend Tools and Tips to Improve Recall Completion

UTICA, Mich., Jan. 12th, 2015 – With nearly one in five cars recalled by manufacturers last year, local Utica residents would be well advised to pay attention and quickly take action, according to a local insurance authority, [Action Advantage Group](#) and its insurance carrier partner, [The Hanover](#).

Getting recalled vehicles repaired improves safety for the owner, their passengers and others on the road. The end results are fewer accidents and more lives saved, said Tim Hays, account executive at Action.. It may seem to be an inconvenience to have your car repaired, especially if it seems to be running fine, but it can make a lifesaving difference, Hays said.

How to track recalls

With recalls being announced frequently, it can be difficult to keep track of the various manufacturers, models and malfunctions. Here are some tips to help you sort through all the information.

- **This label means it's not junk mail.** The National Highway Traffic Safety Administration (NHTSA) created a standardized label that car manufacturers are required to use when sending recall notices to help consumers recognize a mailing as legitimate, in hopes of increasing recall completion rates.



- **There's an app for that.** Some helpful tools are available to track recalls, among them is NHTSA's free mobile app called SaferCar. The Hanover offers MyHanoverGarage to its Platinum Experience customers, which is a website that tracks car recalls, maintenance and repair information and sends updates to customers.

These efforts by the industry, government and companies help drivers quickly sort through all the recall information by sharing relevant information so consumers can respond when recall notices are issued, Hays said.

Buying used? Check the recall history.

Purchasing a used car presents unique challenges in regards to safety recalls. According to Carfax, one in 10 used cars for sale online has a recall that has not been addressed.

- **Repaired recalls.** Owners are not obligated to fix recalls before selling, so it is important to know about any existing recall notices on the vehicle. Always ask a seller for proof of prior recalls being repaired.

- **Check the VIN.** If a car has an open recall, the manufacturer, a vehicle history report or the dealer may be able to tell from the Vehicle Identification Number (VIN), located inside the front driver's side door.
- **Report it.** Consumers can report potential vehicle-related safety defects for review to the NHTSA by calling 1-800-424-9393.

For questions and advice on car safety, liability or auto insurance coverage, contact action.com.

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Sources of information in this material include:
New York Times (2014)
National Highway Traffic Safety Administration (2015)