

## Negotiating Recalls

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As of this writing, automaker Toyota is dealing with a major recall of its vehicles. While the size and complexity of their trouble is making headlines; it's important to remember that recalls are very common. Very, VERY common!! How about a quick test? Please answer the following:

Each year, the National Highway Traffic Safety Administration receives an average of how many recalls each year:

- A. Less than 25
- B. 26 to 100
- C. 100 to 500
- D. More than 500

The answer? It's D! In fact, the NHTSA averages receipt of around 600 recall notices a year!! So it's important to have some idea about what to do if a vehicle you own or lease is recalled.

While personal auto insurance is extremely handy with dealing with losses; it's just of no use in this situation. Why? Because a recall does not involve tangible, accidental damage to your vehicle. Further, while auto policies do provide a limited amount of protection against loss of use of a vehicle, that coverage is contingent on some accidental loss or theft being the cause.

Therefore, if you're affected by a recall, handle it by:

- Respond promptly to notification of a recall. Manufacturers are required to notify affected owners by first class mail (though they may also notify electronically)
- Expect that any needed repair be made by the manufacturer at no charge
- Contact your dealer (or other sources indicated in an applicable notice) as soon as practical. Note, if you hear of a recall from another credible source, you do NOT have to wait to schedule a repair
- Allow a day or so for the dealer (or other source) to schedule a repair
- Check applicable notice for estimated length of repair and make plans accordingly
- Inquire from the dealer about the availability of a loaner vehicle – Dealers aren't required to provide them, but asking doesn't hurt.

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