

# CERTIFIED USED CARS



## Drive with confidence

Inspections, warranties  
set these vehicles apart

# A Smart Way to Drive

## GET NEW-CAR PERKS WITH A USED-CAR PRICE

**Y**ears ago, there was only one basic choice when buying a car: new or used.

Today, though, there is a third option that falls right in between the two. Certified pre-owned vehicles are lightly used and thoroughly inspected, letting savvy shoppers save money by buying a used car that's in as close to new-car condition as possible.

### PEACE OF MIND

For many people, buying a used car can be one of their most stressful purchases because — let's face it — it's a bit of a gamble.

Private sellers sometimes offer cars with a sketchy history, even if they're shined up to look beautiful for shoppers. Unless you're a professional mechanic, it can be hard to tell which ones have been maintained properly and which ones are lemons.

Certified used cars aim to take away this worry in several ways. First, they're inspected for a long list of defects or malfunctions. Second, any problems that are found get fixed before it goes on the lot. And third,

most certified pre-owned vehicle plans offer extended warranties that provide added protection for buyers.

When done right, a certified used car can make the buying process a better experience and provide many years of trouble-free service from a quality vehicle.

### SMART BUY

While certified used cars are typically priced slightly higher than the non-certified variety because of the cost of doing inspections and repairs, the benefits outweigh the costs for most shoppers.

When you buy a non-certified car, chances are that it's going to need some repairs soon after the purchase. They could be minor, or they could be very expensive, depending on what you discover after driving the car for a few weeks or months.

By getting a car that's already been inspected and professionally repaired, you're saving money and trouble down the road.



PHOTO: COURTESY OF GENERAL MOTORS

Certified pre-owned car programs aim to minimize the difference between new and used vehicles.

## Questions to ask your dealer:

- Who performed the inspection?
- Who is offering the certification? Dealer or manufacturer?
- How much of the new-car warranty is remaining?
- What is the mileage or age limit for the warranty?
- Does the warranty have a deductible?
- Do you have a return policy?
- What service has been done on the car?

# Types of Plans

Every certified used-car program is different. Mileage and age limits, the complexity of the inspection and the length and type of additional warranty will all vary, so it's important to shop around for the program that best fits your needs as a car buyer.

## MANUFACTURER VS. DEALER

One of the most important distinctions is whether the certification is provided by the manufacturer or the dealer.

Anybody who sells a car can put the word "certified" on it and hope to fetch a higher price, which is one reason car experts generally recommend looking for manufacturer certification programs.

When certified by a manufacturer, not only is the inspection done by a trained, in-house expert, but it should be consistently applied across the United States. The manufacturers use quality control measures to make sure the certification is done right, because their warranty coverage and national reputation are riding on it.

Dealerships can also offer their own certification programs, but their quality and reputation will vary widely from dealer to dealer. Some are better than others, and warranties will typically be provided by third-party companies rather than the manufacturer warranties like new cars come with.

## LUXURY VS. STANDARD

Certified used car programs were started by luxury brands, beginning with Mercedes-Benz in 1989. By the 1990s, as more buyers saw the benefits of buying certified cars, nearly



PHOTO: KRZYSIEK\_Z\_POCZTY / YAYMICRO.COM

Picking the right certified used-car program is just as important as picking the car itself. You want it to be a good match for your needs.

every luxury car company offered a certified pre-owned program.

Today, the benefits of certification have been expanded even further. Every major automotive company offers some type of certified used-car

program, even for budget brands.

Look closely at what each company offers and what perks, such as roadside assistance or bumper-to-bumper warranties, are available.

Buying certified luxury cars remains

a popular option today, and it's a trend that seems to be growing with each passing year. It makes sense for many luxury buyers because of how expensive premium cars can be to repair.

# Look at the Checklist

## KNOW WHAT'S BEEN TESTED BEFORE YOU MAKE THE PURCHASE

**A**t the heart of every certified used-car program is one thing: the vehicle inspection. A good, thorough inspection gives certified used cars a big advantage over traditional used cars, so pay close attention to exactly what has been checked and what hasn't.

Buyers should dig in to the details of the inspection process. Who inspected the car? What did they look at? What repairs or service were performed on it?

While many certification programs pride themselves on the number of "points" in their inspections, the total number doesn't matter nearly as much as what's being inspected.

For example, while a manufacturer might tout their "200-point inspection" as part of the deal, many of those points might be things that are obvious to a careful car shopper anyway. You want to make sure the inspection includes digging deep into the vehicle, looking under the hood and into all the finer points of its mechanical operation.

In other words, a good inspection will go more than skin deep. It should expose and fix problems that a buyer normally wouldn't have the opportunity or expertise to evaluate on their own.

### ASK FOR FULL DETAILS

Ask your dealer to give you



PHOTO: COURTESY OF GENERAL MOTORS

The most important part of any certified used-car program is its inspection, something that varies with each manufacturer.

a complete copy of the inspection report. The paperwork should tell you who performed the inspection, when it was done, what things were checked, along with the condition or status of each item on the checklist.

Try to get as much docu-

mentation about the vehicle maintenance as possible. This can be important to keep after you purchase the vehicle, too. Knowing what problems were found, along with when the repairs were made, can help you keep it properly maintained over time.

### GET A HISTORY REPORT

Finally, see if you can get the dealer to include a vehicle history report on the car.

Many, but not all, certification programs will offer a report from CARFAX or a simi-

lar provider at no extra charge. This can give you information about how many owners a car has had, whether it has been in a major accident, was flooded or had odometer problems, among other information.

It's a nice bonus for buyers who want extra peace of mind.

# Can You Return It? Maybe.

## A SELECT FEW PROGRAMS LET YOU BRING A CAR BACK

**B**uying a car isn't like buying anything else. If you pick up a sweater at the store, then bring it home and decide the color is all wrong, you can return it and get your money back.

For the vast majority of car purchases, though — which are much more important and expensive than clothing — you don't have that luxury. Once you decide to buy the car, you typically can't take it back to the dealer to get your money back.

A select few certified pre-owned vehicle programs make an exception to that policy, though, which is a good advantage if you can find it.

### HARD TO FIND

Return or exchange policies are extremely rare in the automotive industry. Only a few brands offer them — including Mercedes-Benz, Buick, Chevrolet, GMC and Acura — but they aren't necessarily offered on every single certified car or at every dealership.

Like the certification process itself, each brand sets its own rules about which cars can be exchanged and for what period of time, typically three to seven days. They also have mileage limits.

If you're thinking about buying a car with a return policy, make sure you know all the rules and limitations.

### EXTENDED TEST DRIVES

Since most brands don't offer an exchange or return option, the best thing to do is make absolutely sure that the car is the right one for you.

And what better way to do that than with an extended test drive?

See how much time the dealer will allow you to spend with the car before you settle on your purchase. Ideally, you'll want to do more than the typical five-minute test drive around the block.

Some dealers have been known to let their most trusted customers keep a car for an afternoon, or even overnight, to evaluate it. This is rare, but it doesn't hurt to ask, especially if you've already got a good relationship with the dealer.



PHOTO: KRZYSIEK\_Z\_POCZTY / YAYMICRO.COM

In case you change your mind, a few certified used-car programs will let you exchange a car after you've already purchased it. Be aware of the limitations, though.

# Built-in Extra Protection

**CERTIFIED CARS COME WITH LONGER, BETTER WARRANTIES**

**Y**ou can tell when a company believes in their products. They put their money where their mouth is.



Because certified used cars have been inspected and fixed, manufacturers are willing to back them up with longer warranties and better coverage than other used cars, often at no additional charge.

Every certification program offers some type of additional warranty protection, ranging from simply extending the original new-car warranty to adding extra benefits on top of the basic warranty coverage.

A few even offer full, bumper-to-bumper warranty coverage for a period of time, even if it has expired under

the new-car policy.

It's important to check into the details about each warranty, because every manufacturer has different rules. Many of them also offer choices of warranties, differences in policies based on whether the new-car warranty has expired or not, and optional upgrades that you can pay for.

## **KNOW WHAT IT COVERS**

Every warranty will come with some exclusions and limitations. You'll want to get

a copy of the warranty and read it thoroughly to know what is protected and what is not, and for what period of time the protection lasts.

Pay close attention to the mileage limits. Most people will hit the mileage limit before they reach the vehicle age limit, so it can help to know roughly how many miles you plan to drive each year.

## **DOES IT TRANSFER?**

If you think you might sell your car before the certified

warranty has expired, it's a nice plus to find a warranty that will transfer to the next owner.

This might not matter for people who plan to keep their car long after the warranty is out of effect.

But, if the next owner will get the protection of the warranty you paid for, it could be an excellent sales tool that helps you fetch a higher resale price at the end.

## **NATIONWIDE COVERAGE**

While you might not think

about it now, the nationwide coverage of a manufacturer's warranty could be priceless if you do a lot of traveling or move away from your home in the coming years.

Manufacturers usually offer to service their cars under warranty at any dealer across the United States. If you're on vacation out of state and want to drop your car off for service while you spend a day at the beach, that shouldn't be a problem.

Ask about how many locations you'll be able to get your car serviced under warranty if it's required later.

# Offering Added Value

## A QUALITY, FULLY REPAIRED CAR WILL SAVE YOU MONEY

**O**ne of the biggest costs associated with a pre-owned car is not the payment, the insurance and the gasoline. It's the upkeep.

To stay in tip-top condition, every car needs ongoing maintenance and repairs as it goes through its life. Any mechanic can tell you that deferred or ignored maintenance will be much more expensive later on, so knowing that all the proper service has been performed on your vehicle is critical to making a purchasing decision.

### RECORDS

The best way to know if a car has been properly serviced is to follow the paper trail. You should ask about any receipts, warranty records or dealer service documents that the vehicle comes with.

If you can't find proof that something has been done on the car, you should always assume it hasn't been. Making the assumption that a previous owner changed the timing belt on time, for example, has ruined many an engine.

Certified used cars should be properly maintained and come with some documentation to prove it.

### MAINTENANCE SCHEDULE

Every car comes with a unique maintenance schedule: a list of required services at different mileage intervals to keep the car running properly.

Before you buy a car, make sure you look up the maintenance schedule for it. Not only should you look to make sure all the previous maintenance has been done on time, but you can also use it to plan ahead for the future.

The important thing is that you don't skimp on the maintenance of your car, and you should do your best to make sure the previous owner did the same.

By picking a certified used car that's had all the proper work done on time by professionals, you'll save money over time — even if it costs a bit more up front.

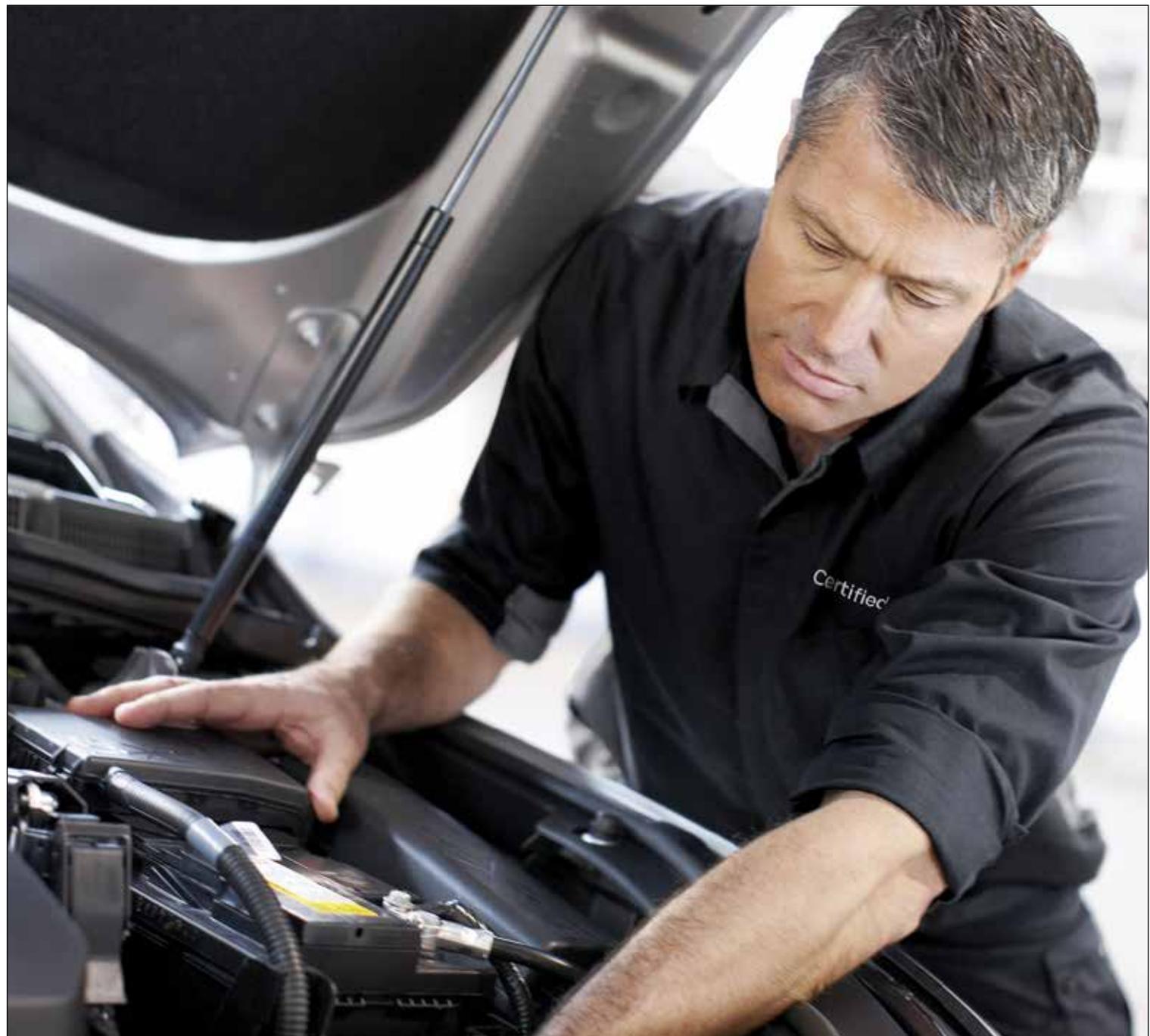


PHOTO: COURTESY OF GENERAL MOTORS

The service performed on certified pre-owned cars is among the reasons they're becoming so popular with buyers.

# Ease and Comfort

**BY LOOKING AT ONLY THE BEST CARS, YOU'LL MAKE THE SHOPPING EXPERIENCE SIMPLER**

**O**ne of the biggest advantages of certified used cars isn't usually advertised by dealerships. It's how much easier the buying process can be.

A good certified used-car program is like having someone help you do the shopping. It weeds out all the bad or ordinary cars and lets you pick from the very best, the cream of the crop.

## SAVE TIME

Many buyers find it simpler and easier to look only at certified used cars when doing their shopping. When you only look at cars that come with a solid stamp of approval, you won't waste your time driving from dealership to dealership only to be disappointed that the car doesn't meet your expectations or needs a lot of work.

If you do a lot of shopping around online, like most car buyers do, check on your favorite manufacturers' websites to learn about their certification programs and any perks — such as special financing — that are available right now.

You should also be able to see the entire inventory of certified pre-owned cars at your local dealers, letting you find the perfect vehicle that's already been inspected and approved.

The only thing left to do should be the test drive.

## PEACE OF MIND

Finally, buying a certified used car can help you sleep at night. When you pick a car that's been thoroughly inspected, reconditioned and sold with a solid warranty to back it up, you won't have to worry about whether you made the right decision.

There will be no second-guessing or wondering if the engine will blow up tomorrow. An inspector has already checked it out. Even if your car did break down, it should be covered under a warranty, so there's no financial worry.

By shopping around for the best certification program with the best warranty, as well as the best vehicle, you'll have what every car buyer wants: the comfort of knowing you made a smart decision.



PHOTO: MONKEYBUSINESS / YAYMICRO.COM

Choosing a certified used car makes the purchase process simpler and more worry-free.

# AT A GLANCE

## Certified Used Car Comparison Chart | Part 1

BRAND	AGE/MILEAGE LIMITS	INSPECTION	HISTORY REPORT	RETURN POLICY	WARRANTY
<b>Acura</b>	6 years/80,000 miles	150 points	CARFAX	3 days	12-month/12,000-mile certified limited warranty and 7-year/100,000-mile powertrain limited warranty
<b>Audi</b>	5 years/60,000 miles	300+ points	CARFAX	N/A	6-year/100,000-mile limited warranty from the date the car was first sold
<b>BMW</b>	5 years/60,000 miles	Comprehensive	CARFAX	N/A	6-year/100,000-mile limited warranty from the date the car was first sold
<b>Buick</b>	5 years/75,000 miles	172 points	CARFAX	3 days, 150 miles	12-month/12,000-mile bumper-to-bumper warranty, 5-year/100,000-mile limited warranty from the date the car was first sold
<b>Cadillac</b>	4 years/50,000 miles	172 points	Yes	N/A	6-year/100,000-mile certified pre-owned limited warranty from the date the car was first sold
<b>Chevrolet</b>	5 years/75,000 miles	172 points	CARFAX	3 days, 150 miles	12-month/12,000-mile bumper-to-bumper warranty, 5-year/100,000-mile limited warranty from the date the car was first sold
<b>Chrysler</b>	5 years/75,000 miles	125 points	CARFAX	N/A	3-month/3,000-mile Maximum Care Warranty, 7-year/100,000-mile powertrain limited warranty
<b>Dodge</b>	5 years/75,000 miles	125 points	CARFAX	N/A	3-month/3,000-mile Maximum Care Warranty, 7-year/100,000-mile powertrain limited warranty
<b>Ford</b>	6 years/80,000 miles	172 points	Yes	N/A	12-month/12,000-mile comprehensive limited warranty, 7-year/100,000-mile powertrain limited warranty
<b>GMC</b>	5 years/75,000 miles	172 points	CARFAX	3 days, 150 miles	12-month/12,000-mile bumper-to-bumper warranty, 5-year/100,000-mile limited warranty from the date the car was first sold

ALWAYS CHECK WITH YOUR LOCAL DEALER FOR THE MOST UP-TO-DATE, COMPLETE INFORMATION ON CERTIFIED USED CARS.

# AT A GLANCE

## Certified Used Car Comparison Chart | Part 2

BRAND	AGE/MILEAGE LIMITS	INSPECTION	HISTORY REPORT	RETURN POLICY	WARRANTY
<b>Honda</b>	6 years/80,000 miles	150 points	CARFAX	N/A	12-month/12,000-mile certified limited warranty and 7-year/100,000-mile powertrain limited warranty
<b>Hyundai</b>	5 years/60,000 miles	150 points	CARFAX	N/A	10-year/100,000-mile powertrain limited warranty
<b>Infiniti</b>	4 years/60,000 miles	150+ points	CARFAX	N/A	6-year/100,000-mile limited warranty
<b>Jaguar</b>	5 years/60,000 miles	150 points	Yes	N/A	6-year/100,000-mile certified limited warranty
<b>Jeep</b>	5 years/75,000 miles	125 points	CARFAX	N/A	3-month/3,000-mile Maximum Care Warranty, 7-year/100,000-mile powertrain limited warranty
<b>Kia</b>	5 years/60,000 miles	150 points	CARFAX	N/A	10-year/100,000-mile certified pre-owned limited powertrain warranty
<b>Land Rover</b>	5 years/60,000 miles	150 points	Yes	N/A	6-year/100,000-mile certified limited warranty
<b>Lexus</b>	6 years/70,000 miles	161 points	CARFAX	N/A	3-year/100,000-total-mile limited warranty that starts on your date of purchase
<b>Lincoln</b>	6 years/80,000 miles	200 points	Yes	N/A	6-year/100,000-mile limited warranty
<b>Mazda</b>	5 years/60,000 miles	150 points	Yes	N/A	12-month/12,000-mile additional limited warranty, 7-year/100,000-mile limited powertrain warranty
<b>Mercedes-Benz</b>	6 years/75,000 miles	164 points	CARFAX	7 days, 500 miles	12-month additional/100,000-total-mile limited warranty
<b>MINI</b>	5 years/60,000 miles	Rigorous	CARFAX	N/A	2-year/50,000-mile additional certified warranty

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# AT A GLANCE

## Certified Used Car Comparison Chart | Part 3

BRAND	AGE/MILEAGE LIMITS	INSPECTION	HISTORY REPORT	RETURN POLICY	WARRANTY
<b>Mitsubishi</b>	5 years/60,000 miles	123 points	Yes	N/A	10-year/100,000-mile powertrain limited warranty
<b>Nissan</b>	5 years/60,000 miles	142 points	Yes	N/A	7-year/100,000-mile warranty from date of original purchase
<b>Porsche</b>	6 years/100,000 miles	100+ points	Yes	N/A	6-year/100,000-mile limited warranty from the original date of purchase
<b>Ram</b>	5 years/75,000 miles	125 points	CARFAX	N/A	3-month/3,000-mile Maximum Care Warranty, 7-year/100,000-mile powertrain limited warranty
<b>Scion</b>	5 years/65,000 miles	160 points	CARFAX	N/A	12-month/12,000-mile comprehensive warranty, 7-year/100,000-mile limited warranty from the date the car was originally sold
<b>Subaru</b>	5 years/80,000 miles	152 points	CARFAX	N/A	6-year/100,000-mile Classic Plan warranty with optional upgrades
<b>Suzuki</b>	5 years/80,000 miles	144 points	CARFAX	N/A	48-month/48,000-mile comprehensive warranty from original date of sale
<b>Toyota</b>	7 years/85,000 miles	160 points	CARFAX	N/A	12-month/12,000-mile comprehensive warranty, 7-year/100,000-mile powertrain warranty
<b>Volkswagen</b>	5 years/75,000 miles	112 points	CARFAX	N/A	2-year, 24,000-mile additional limited warranty
<b>Volvo</b>	5 years	130 points	CARFAX	N/A	6-year/100,000-mile exclusionary CPO warranty

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