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Interior car detailing checklist

Photo Courtesy: sturti/Getty Images Whether a car is old or new, having a car insurance policy is a necessity. Sometimes used cars are purchased from individuals rather than dealerships, which can require more of the buyer's participation in the process of transferring the title, including insuring the car. This extra step leaves some used car owners confused about how to get car insurance for a used car. What Insurance Coverage Do You Need for a Used Car? Photo Courtesy: sturti/Getty Images The specific requirements of car insurance for a used car depend on both the state the owner of the car resides in and whether or not the car is financed. With only two exceptions, the majority of states require all car owners to carry liability insurance on each car they own. Liability coverage protects other parties if the policyholder is responsible for damage, but it does not offer any protection for the policyholder. Each state has its own minimum coverage standard for liability. The minimum coverage may be \$10,000 in one state and \$25,000 in another, but this minimum is usually far less coverage than insurance professionals recommend. Usually, a car owner who uses an auto loan to purchase a car will need more than basic liability coverage. Lenders require full coverage, which includes comprehensive, collision, and liability coverage. The combination of all three coverage types protects the driver in an accident regardless of who is at fault, and in other specific scenarios that can result in damage to the vehicle. Lenders know that their chances of collecting the rest of the debt dramatically decrease if the car is destroyed, because there is no longer collateral to repossess. That is why lenders want used car owners to keep the car insured for the life of the loan. How to Buy Insurance for a Used Car Photo Courtesy: kalli/Getty Images Insurance companies will offer quotes and even extend insurance to an individual before that individual has a car. If you are thinking of purchasing a used car, you need to start the process of getting insurance at the same time, if not before purchasing the car. This processing can start by calling or walking into a local insurance office. An individual can also start the process of getting coverage online by entering their information into an online application on an insurance company's website. There are even consumer service websites that allow a person to receive quotes from several insurance companies at one time. To complete the process of receiving a quote, a potential car buyer may need to plug in the year, make, and model information for the car they're buying. It is ok to guess based on the type of car you plan to buy if you do not own a car yet. However, be aware that the actual price of your car insurance policy may change based on the car you end up purchasing. If you already own another car with an active insurance policy, the process is much simpler. Once the car is purchased, call the insurance company to add a new car to the policy. If you plan on getting rid of the old car, remove that car from the policy once you no longer own it. New Car vs. Old Car Insurance Photo Courtesy: Barry Austin Photography/Getty Images Car insurance is based on statistics associated with the car. One part of the equation is the price of the car. Used cars usually equate to cheaper insurance policies because they are typically cheaper for the insurance company to replace if the car is totaled. There are outliers to the rule. Some older cars are antiques, which cost far more than the average new car. Often, these need add-on policies to cover the full value of the car. Non-antique older cars can also be of a make and model that insurance companies charge more to cover. For example, if the parts are hard to find or the car is statistically associated with poor driving habits, insurance on a cheaper older car may still be comparable to a newer car. On the other hand, car insurance companies are also concerned with statistics regarding safety. Drivers who own cars with newer safety features like back up cameras and higher crash safety scores have cheaper insurance. Do You Need Insurance Before You Buy a Used Car? Photo Courtesy: Barry Austin Photography/Getty Images Although some states recognize a 7 to 30 day grace period for getting a newly purchased used car insured, it's best to get car insurance before you buy the car. Insurance is more than a good thing to have or something that most states require. Insurance is a protection for the car owner. Anytime you enter the roadway, you take a risk. The best drivers can still get into a car accident, and car accidents can cause expensive damage to both people and property. Most people cannot afford to be personally responsible for another person's medical bills in the event of an accident. Spending all of your savings on a used car only to see that car destroyed in an accident within the first week of buying it is devastating. Without insurance, this event would mean that the person would lose both their savings and their means of transportation. With insurance, the person could receive some form of compensation (although it may not be as much as they paid for the car.) It is possible to get insurance before purchasing a car. An official insurance policy must be attached to a specific VIN. However, the process can start before settling on a car. If in the final stages of purchasing a car, many insurance companies will allow a used car buyer to add a car to their insurance policy before officially having the title. As soon as possible, add a newly purchased used car to an insurance policy. The process is as simple as calling a 1-800 number and supplying the VIN. Insurance companies have the means to send immediate electronic proof of insurance. Car dealerships and loan companies want to see proof of insurance before completing the sale of a car. While private sellers may not care whether the buyer is insured, it behooves the buyer to have insurance coverage before putting the key into the ignition. MORE FROM ASKMONEY.COM Auto detailing requires highly-trained professionals that catch even the smallest things out of place. Most people wash their own cars but visit a shop when a more extensive job needs to be performed. However, when choosing a business, you should have expectations in mind. This helps determine whether the technicians did a good job or not. Follow this detailing checklist to find out what you should look for. Detail Shop Expectations Before you determine what company details your vehicle, you might want to physically visit the shop. Depending on the location and state of the building, this could impact whether you have your vehicle serviced. If the building is disorganized and falling apart, consider how they might care for your car. The appearance of a business signifies how they portray themselves, which can be good or bad. One other thing to note is how both the employees and customers act. If the technicians seem genuinely happy and friendly, this indicates they enjoy their job. Other clients will share whether they had a good or bad experience as well. Sometimes looking at reviews helps to make a decision. Detailing Checklist 1. Vacuum Underneath Seats The most commonly missed area when cleaning out your vehicle is under the seats. That is why this is the first on our detailing checklist. Check to make sure the seats were moved forward and back to reach every area of the floor when vacuuming. 2. Door Jambes Stepping in and out of your car drags dirt and debris along the floors. However, the plastic/rubber door jambes also attract dirt. Most people forget to clean this area, even though it's one of the first things you see when you open the door. 3. Trunk When detailing a vehicle, the trunk also needs to be vacuumed and sanitized along with the rest of the car. This section can be missed, especially with sedans and smaller cars that don't have a connecting trunk. However, with the amount of storage and everything else that sits in the back of the vehicle, this area needs to be cleaned thoroughly as well. 4. Headliner/Visors When sitting in the driver's seat, people don't look up at the visors. The ceiling collects dust and other debris over time, making the headliner dirty due to neglect. When a professional details your vehicle, they should pay attention to the top of the car as well. That is why visors are on our detailing checklist. 5. Windows The windows will tell you how thorough of a job the technicians did. Everyone washes their windows when they clean their vehicle, but most of the time streaks are left behind. If the glass is clear even when you roll down the windows, this shows they washed and dried them. 6. Tire Rims Cleaning the exterior of the vehicle requires less effort than the inside. However, the rims need extra attention because of the small nooks and crannies some wheels have. Most detailers use a brush for hard to reach areas, and the difference is noticeable. Inspect the rims for any remaining black stains or marks to determine whether they wiped down the areas. 7. Grill Driving down the road collects dirt, bugs, and other debris. The majority of this debris gathers on the front of the car on the grill. The residue left behind can be difficult to remove, which means the technician will need to take more time to clean the grill properly. Checking this tells you how much time they spent working on the exterior of the vehicle because it is one of the toughest spots to clean. 8. Top of the Hood At the top of the hood where the front windshield and car meet, debris collects where the windshield wipers sit. Most of the time leaves and other dirt falls onto the vehicle and sticks inside the crack. Driving doesn't get rid of the debris, meaning to remove it you need to do it manually. This will tell whether they have the right eye for detail by remembering to clean out this area. 9. Exterior Car Trim The little details on your vehicle are also the hardest to clean sometimes. Exterior car trim tends to be washed quickly and overlooked by many people. Along with the door jambes that we mentioned earlier, this is also the bumper and bottom of the car. It tends to be missed because it isn't eye level and takes more time to wash. For example, it doesn't always come clean just by spraying the area. Most of the time it needs to be scrubbed with a brush or rough sponge to remove the dirt. 10. Seat Crevices The final step from our detailing checklist is to check for remaining dirt and to determine if your detailer performed well - seats. Check where the back of the seat meets the bottom to see if they properly vacuumed out the crack. If they did a thorough job, there should be no debris leftover. Find a company that follows this detailing checklist and that you trust to perform an outstanding detail. DetailXPerts, a mobile, eco-friendly auto detailing company, focuses on providing the best services for their clients. Each technician is trained to be thorough in their cleaning and pay attention to the details. Schedule an appointment today for an assessment and superior detail! Enjoyed this post? Sign up for our newsletter to receive more valuable tips, ideas, coupons, and extras!

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