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— QUICK GUIDE TO —
**Saving Money
on Service**



Cutting the Cost of Car Care

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01 Why Skipping Auto Maintenance Isn't in Your Budget

Since September of 2022, inflation rates have **risen by 8.2%,¹** and recent reports show you may even be **paying up to 6%²** more for goods and services than you were in March of 2022. When it comes to your car, skipping small maintenance tasks may seem like a smart way to save cash. Because how much damage could you do by just driving a little bit further on that balding tire?

Well, the truth is, a lot. Neglecting to care for your car in small ways can lead to more serious and costly repairs down the line. But keeping up with routine maintenance is about more than mitigating those long-term expenses; keeping your car in tip top shape can save you loads of money in the short term as well.

For example, replacing your air filters may not seem like a priority, but doing so can keep dust and debris from getting into your engine and impacting performance. And the resulting engine troubles can affect fuel economy **between 4% and 40%**, according to a report from the Energy and Environmental Analysis consulting firm.³



[Click here](#) to learn more ways to extend the reach of your dollar on the road.



Some cost saving tips



So how do you continue to care for your car if you're facing financial constraints? Instead of skipping out on your car's maintenance schedule, follow these cost saving tips:

1

Prioritize essential maintenance tasks first, like oil changes, brake inspections, and tire rotations, while postponing less critical tasks if needed.

2

Budget ahead each month to include a small amount for routine maintenance. This can help you avoid a large lump sum when maintenance becomes necessary.

3

Learn to perform basic maintenance tasks yourself to save on labor costs. But don't try to tackle tasks that you're not comfortable with or that require professional expertise.



4

If you don't think you can afford maintenance immediately, **consider paying for a professional inspection instead**. This can help identify the most pressing issues that need attention.

5

Shop around and get quotes from multiple mechanics to find the best deal for essential maintenance tasks.

Sometimes, car care requires more than just maintenance. In the need of repairs, an **Auto Hero** plan membership provides 50% reimbursement of an auto repair bill up to \$500 2x year.

In the rest of this guide, you'll find information to help you make tough auto care decisions, like when to DIY vs. seek out professional help.



02 When to DIY vs Visit the Shop

Many basic auto maintenance tasks can be performed by car owners with some mechanical aptitude and the right tools. However, more complex tasks and those requiring specialized equipment are often best left to professional service technicians. Here's a breakdown of when you might consider doing maintenance yourself and when to trust a service technician.



DIY

Oil Changes

Changing the oil and oil filter is a relatively straightforward task that many car owners can do themselves.

If oil changes still seem out of your wheelhouse, an **Auto Hero** membership comes with oil change discounts from the nation's leading auto service brands.

Air Filter Replacement

This is a simple task that requires minimal tools and can usually be done by most people.

Tire Maintenance

Checking and inflating tires can be done at home. Rotating tires might also be manageable if you have the necessary tools.

Your **Auto Hero** plan comes with discounts on tire services at the nation's leading auto service centers, so you can have the pros do the work without having to splurge.

Leave It to the Pro

Brake Maintenance

Brake inspection, repair, and replacement are complex tasks that require proper tools and expertise for safety reasons.

Complex Electrical Work

Electrical systems can be intricate and require specialized knowledge and diagnostic tools to avoid causing further problems.

Engine Diagnostics and Repairs

Advanced engine diagnostics and repairs usually require specialized equipment and extensive knowledge of engine systems.

Battery Maintenance

Basic battery maintenance, like cleaning terminals and ensuring proper connections, can be done by DIYers.

As an **Auto Hero** member, you don't have to worry about taking on battery maintenance alone; you can save with discounts on services from our auto care brand partners.

Transmission Work

Transmission repairs and fluid changes are best left to professionals due to their complexity and potential for mistakes.

Fluid Changes

Adding engine or wiper fluid or topping off antifreeze can often be done by even the most novice car owners.

Timing Belt/Chain Replacement

Replacing timing components requires precision and knowledge to avoid damaging the engine.

An **Auto Hero** membership plan can help offset some necessary maintenance costs with service and repair discounts from the nation's leading auto service brands.

Lights & Wipers

While these tasks usually involve taking apart and reattaching parts of your vehicle, easy-to-follow instructions can be found in your owner's manual or on the product packaging.

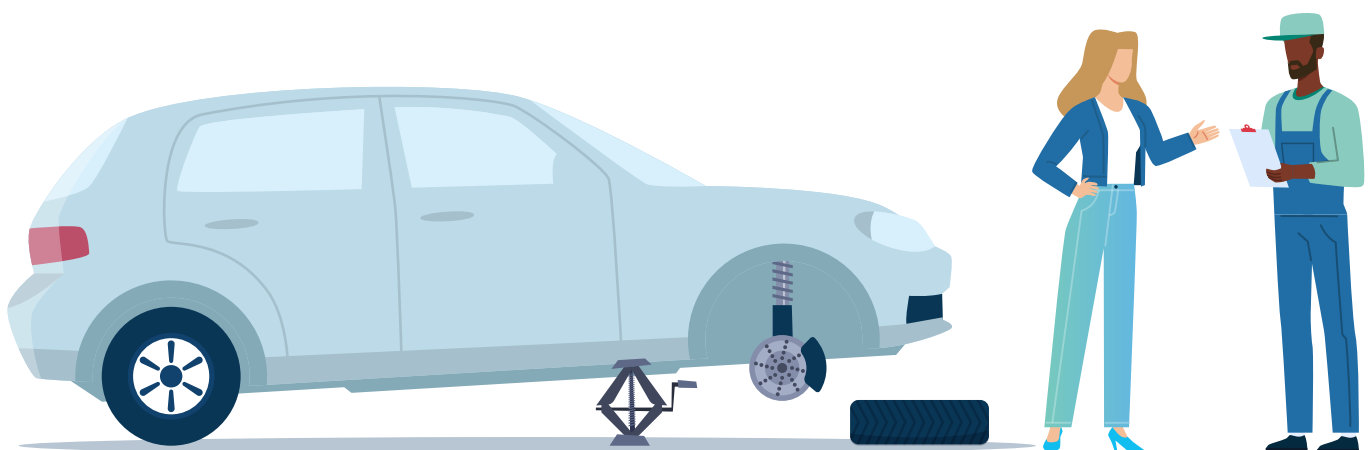
Suspension and Steering Repairs

These tasks require specific tools and expertise to ensure proper alignment and handling.

Auto Hero brand partners offer discounts on services like wheel alignment and tire rotation.

It's important to assess your own skills and comfort level when deciding whether to perform DIY maintenance. If you're inexperienced or uncomfortable with certain tasks, it's generally safer and more cost-effective to let a professional technician handle them. Incorrectly performed maintenance can lead to safety hazards, damage to your vehicle, and even result in more expensive repairs down the road.

Regardless of whether you choose to do some maintenance tasks yourself, always prioritize safety and follow proper procedures. If you're uncertain about a particular task, consulting a professional mechanic or referring to your vehicle's owner's manual can provide valuable guidance.



03 A Reliable Partner for the Road Ahead

Staying ahead of everyday expenses can be a burden, especially when it comes to costs you can't afford to skip like auto maintenance. The good news is you don't have to face the pricey road ahead alone. **Auto Hero's** benefits are practical and designed to address the realities of the open road—from the reimbursement for repairs and your insurance deductible, 24/7 unlimited roadside assistance, and exclusive discounts for parts and services from the top auto care brands like **Meineke, Firestone, and more.**

An **Auto Hero** plan offers an affordable suite of benefits that augment your existing insurance policy and insulate you from the unexpected costs associated with common auto pitfalls. As an affordable monthly subscription that costs **less than \$20 a month**, an **Auto Hero** membership provides much-needed peace of mind with top auto brand partnerships to help lessen the expense of that next repair—or even that next oil change.

Learn more at www.myrealbenefits.com



Auto Hero

1. <https://www.consumerreports.org/money/inflation-prices/how-if-inflation-is-affecting-consumers-a1015624367/>
2. <https://www.experian.com/blogs/ask-experian/how-to-save-money-now-to-fight-inflation/>
3. <https://www.nerdwallet.com/article/loans/auto-loans/squeeze-another-20k-miles-out-of-your-current-car>

* This is not insurance.

** Emergency Pet Medical Reimbursement coverage is underwritten by American Bankers Insurance Company of Florida (home office Miami, FL) and is subject to all terms, conditions and limitations, including limitations on amount of coverage, set forth in the policy documents.
Only 1 Emergency Pet Medical reimbursement benefit paid per claim occurrence and only 2 claims per 12 month period.

Coverages are subject to terms, conditions and exclusions. Some state exclusions apply.

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