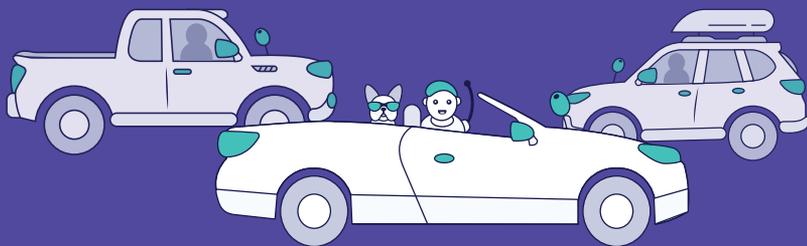


olive.com

USED CAR BUYER'S GUIDE

choosing the right vehicle for you





When it comes time to purchase a new-to-you vehicle, there's a lot to consider. Whether you're purchasing a vehicle via a private seller or a dealership, you want to make sure your next vehicle is reliable and the right fit for you.

The good news is, buying a used car is getting easier. Many dealers started delivering cars to customers after navigating the buying process on the phone and online. Online-only used car companies are providing 100% online used vehicle buying, selling, and financing. There simply hasn't been an easier time to shop for and buy a previously owned vehicle.

The bad news is that no matter what brand of vehicle or how well built it is, there are still many things to consider when buying a used vehicle including maintenance and repairability.

At **olive.com**[™], we've got your back when it comes to choosing the right vehicle for you. **olive**[®] is here to help you learn what to look for before purchasing a used vehicle so you can adventure with confidence[™].

Use this guide during your car buying journey to help you find the right vehicle for you!

olive.com

what are my purchasing options?



After researching the specific vehicle make and model, get ready to consider all your buying options. A used vehicle can be purchased directly from a private seller or through the dealership. Both options have pros and cons, but it all depends on what is most important to you when purchasing a new-to-you car.

private seller

Purchasing from a private seller may be more affordable, but you will need to self-finance the entire purchase or use an auto loan provider. Purchasing directly through a private seller can make it more challenging to know the history and reliability of the vehicle. Use your best judgment and perform inspections to determine if this option is the best fit for you.

dealership

At dealerships, vehicles can be certified pre-owned (CPO). Each car has been through a complete inspection of any repairs, damages, or worn parts that the vehicle may have. Through this inspection, you will learn more about the reliability and history of the car. Additionally, buying through the dealership can offer more flexibility and information about financing options.



PRO TIP: *The CPO vehicle factory warranty doesn't restart once you purchase; you could potentially have a remainder of the warranty or need to purchase on your own.*

is the vehicle reliable?

Perform a thorough inspection of the vehicle to determine its reliability. If you don't feel comfortable looking under the hood, contact a trusted mechanic. The mechanical inspection will expose any issues or flaws that could affect the reliability of the vehicle.



Before inspecting the vehicle, review consumer reports and any common issues for the vehicle you're considering. Make note of any repairs or recalls the vehicle has experienced to consider any future costs.



PRO TIP: Check out articles relating to vehicle make and model reliability at [olive.com/blog](https://www.olive.com/blog)



notable inspection elements



interior

- ✓ cleanliness and odor of the interior
- ✓ condition of upholstery or leather
- ✓ burn marks or evidence of smoke



under the hood

- ✓ check oil and fluid levels
- ✓ make a note of any visible leaks
- ✓ assess the quality of timing belts and hoses
- ✓ check the condition of the engine & transmission



exterior

- ✓ check for frame issues or damages
- ✓ check for rust, paint damage, or noticeable dents
- ✓ assess tire pressure and tread



overall

- ✓ does the vehicle start easily?
- ✓ does the engine sound like it is grinding or stalling?
- ✓ how does the alignment of the vehicle feel?



PRO TIP: Find a trusted repair shop near you by using RepairPal. Schedule an appointment online by visiting [repairpal.com/olive](https://www.repairpal.com/olive)

is the vehicle right for me?

take it for a test drive

A test drive is one of the best ways to get a feel for the car and determine if it is a good fit for your lifestyle and needs.

assess the vehicle's reputation

Consider the used vehicle's reputation and whether it will fit you and your family's needs. If the vehicle is checking all your boxes, it could be the right vehicle for you.

here are a few questions to ask yourself:

- is there enough room for your family?
- what is the gas mileage?
- how many miles are on the odometer?
- is the vehicle known for any issues?
- do you need an all-terrain vehicle?

assess mileage

Low mileage can mean less overall wear and tear, as well as a higher resale value. In general, anything less than 12,000 miles per year is considered below average for annual mileage.

Compare the odometer reading with the age of the car. Research the make and model of the vehicle you're looking at to determine the average mileage for the vehicle's age.

find valued opinions

Still unsure? Read consumer reviews and ask the opinions of trusted family members and friends to find clarity in your decision-making.

is the vehicle a fair value?



compare the vehicle's market value

Make sure you're getting a good deal by comparing the prices of similar vehicles in your area. Shop smart by researching the Kelley Blue Book value to compare pricing based on the vehicle's year, make, model, and mileage. Learn from the market's specialists about the vehicle you're looking at and shop smart!

make note of the following to assess the vehicle's value:

- the market value of the vehicle
- age/condition of the vehicle/model
- mileage on odometer

review vehicle history reports

Pull a CARFAX report and review the vehicle's history to learn about its past and any issues that it may have had. Through the vehicle history report, you will learn more about the car you're considering purchasing and if it is the right fit for you. Consider items on the history report, like vehicle accidents, upgrades, or modifications, and if the previous owner performed regular vehicle maintenance.



PRO TIP: Use our free online quote tool at quote.olive.com to determine the cost of extended coverage for your potential purchase based on vehicle make, model, and milage. A higher cost could indicate the vehicle may not be historically reliable!

what are my warranty options?

With any used vehicle, the likelihood of experiencing a mechanical failure down the road is high. Would you be prepared for a \$5,000 auto repair bill?



self-insure

Although you may service your vehicle regularly, you cannot predict when a mechanical failure will occur. Unfortunately, most used vehicles will not be protected under the original manufacturer's warranty. Consider purchasing extended coverage to protect yourself against high auto repair bills.

vehicle service contract (VSC)

A vehicle service contract is a paid plan that helps cover the costs of repairs needed once the manufacturer's warranty has expired. The biggest benefit of obtaining a vehicle service contract is the potential savings on unforeseen repairs for a car that is no longer covered by a factory warranty.

mechanical breakdown insurance (MBI)

Mechanical breakdown insurance is similar to VSC; however, this is an insurance product instead of a warranty or service contract and is regulated by The Department of Insurance.

Depending on your state and its regulatory approach to extended coverage products, you may be offered MBI as an alternative to a vehicle service contract for your used car.

which extended coverage provider is right for me?

Your vehicle is an important investment. You deserve budget certainty and peace of mind knowing your new-to-you vehicle is protected against unexpected auto repairs.

when choosing an extended coverage provider, consider the following:

- *does the company offer transparent pricing?*
- *what payment options are available?*
- *what is included in the price?*
- *does the company have a good reputation and positive reviews?*
- *what payment terms are available?*



PRO TIP: For more information on what to look for when purchasing extended coverage on your used vehicle, check out our Used Car Coverage guide at [olive.com/used-car-coverage](https://www.olive.com/used-car-coverage)

is *olive.com* the right breakdown coverage for me?

Once you've found the perfect new-to-you vehicle, protect it with extended coverage from **olive.com**. With no waiting periods or inspections required, we're here to help give you peace of mind on every adventure!

We strive to earn your business every month with our excellent customer service, transparent pricing, and simple claims process. Your next vehicle is an important investment, so weigh your options and choose what's right for you! Do your due diligence and you should be a-ok!

what makes **olive.com** different?



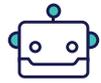
quote & buy
100% online



month-to-month
subscription



fixed rates for
the term



spam-free
guaranteed





adventure freely with olivetm

When it comes time to protect your used vehicle, get a quote from olive.com, the online leader in mechanical breakdown coveragetm.

discover the *olive* difference

Have questions about mechanical breakdown coverage for your used car?

Give our Coverage Advocates a call!

call now: 888.olive.it

olive coverage excludes any pre-existing conditions or modifications whether known or unknown prior to your coverage starting.

©2021 Repair Ventures, LLC dba **olive**, 222 S. Riverside Plaza Suite 950 Chicago, IL 60606. **olive** and the **olive** logo are trademarks of **olive**. All rights reserved.



olive.com