

## Post Vehicle Purchase To-Do List:

### Get Auto Insurance

The first thing you should do is let your insurance agent know of your new purchase. You need to insure the car as soon as possible. If you trade in a vehicle let your agent know so the vehicle can be taken off your policy.

### Register the Vehicle

With the proof of insurance, you can register your vehicle, including purchasing or transferring existing license plates. You cannot merely remove license plates from another vehicle in your possession and put them on your new vehicle. DO NOT leave the proof-of-registration in your vehicle, along with your license. Carry it with you. In the event your vehicle is stolen and stopped by a police officer, the car thief can present your registration and claim that you loaned them the vehicle.

### Store the Title

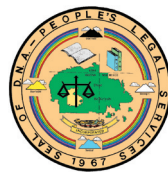
You will be issued a copy of the title *when the vehicle is paid off, you will receive the original.* As with the car registration, DO NOT leave it in the vehicle. Store it in a safe and secure place such as a safe or security box.

### Review the Owners Guide

Read the Owner Manual and learn about vehicle features. Make sure you understand the safety features. Some of it may seem basic. That's OK. It could possibly save your life.

### Read your Warranty

### Start Good Maintenance Habits



DNA-People's Legal Services  
PO Box 306, Window Rock, AZ 86515  
T 928.871.4151  
[www.dnalegalservices.org](http://www.dnalegalservices.org)

## Navajo Nation Human Rights Commission



PO Box 129, St. Michaels  
Navajo Nation (AZ) 86511  
T 928.871.7436 · F 928.871.7437  
[www.nnhrc.navajo-nsn.gov](http://www.nnhrc.navajo-nsn.gov)





# THINGS TO KNOW AFTER YOU PURCHASE A VEHICLE



When you purchased a new vehicle, it is supposed to run without problems for a certain amount of time.

*Baa Hobeetz Tl'ahigii Hóló Daats'i.*

## Red flag if dealer calls after the purchase

If you are asked to return the vehicle to the dealer after the purchase, something is wrong!

If you are receiving letters or calls from the finance company after the sale there might be something wrong. Be careful don't become a victim.

*T'óó Yah Anidiítas.*

## Return it, when you find out there is a problem

If you are told your sale contract was not approve, you may have an opportunity to return the vehicle and get your down payment back or trade-in returned.

If the dealer you purchase from allows a cool down period you can return the vehicle in a set time frame with certain number of miles drive.

*Doo Shíí Ánáolne' Át'éeda.*

## How do I know if my vehicle is a Lemon?

It may be a LEMON! There are Lemon laws in AZ, NM and UT to protect you.

If your new vehicle constantly stops working, document it and have it declared a lemon. Do not accept the lemon as a trade in towards another vehicle.

*Bee Haz'áanii Bik'esti'.*

## Arizona's Lemon Law

### New Car

The Arizona Lemon Law has a number of specific conditions. You should read the law, file a complaint with the Better Business Bureau AUTO LINE Program or consult an attorney if your new car is a lemon.

### Here are the basics.

The period covered by the Lemon Law is the term of the manufacturer's warranty or two years or 24,000 miles, whichever occurs earlier. This covered period begins on the date of delivery of the vehicle to the consumer.

If there is a problem with the car that substantially impairs the use and value of the car and does not conform to the express warranty of the manufacturer or dealer, the consumer should report it to the manufacturer or dealer.

The report must be made during the covered period.

The manufacturer or its authorized dealers must repair or correct the problem, accept the return of the car

or replace the car with a car of equal value.

There is a limit on the number of times a consumer must allow the manufacturer or dealer to repair the car and the amount of time the car can be out of service.

If during the covered warranty period, the manufacturer or dealer fails to successfully repair the problem after 4 attempts, or the car is out of service by reason of repair for a cumulative total of 30 or more calendar days, the manufacturer must accept the return of the car or replace the car with a new car.

*Chidí T'áá Chooz'íidigii*

### Used Car Protection

Your used car is covered by the Arizona Used Car Lemon Law if a major component of your car breaks before the 15 days or 500 miles after you buy the car.

If it breaks, you'll still have to pay up to \$25 for the first two repairs.

The recovery for the consumer is the purchase amount paid for the car.

