# 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 proofof-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

# 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





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

#### Baa Hobeez Tł'ahígií Hóló Daats'í. 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 Anidiiłąs.* 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 your 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 Shíį́ 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'.

# **New Mexico Lemon Law**

New Mexico has a lemon law referred to as the Motor Vehicle Quality Assurance Act. The lemon law can be found at New Mexico Stat. Ann. § 57-16A-1 et seq.

# Chidí Aniidígíí Dóó Chidí T'áá Chooz'įįdígíí.

#### **VEHICLES COVERED**

The New Mexico lemon law covers cars, pickup trucks, motorcycles and vans that are sold and registered in the state and are used for personal, family or household purposes. And have a gross vehicle weight of less than 10,000 pounds.

### **CONSUMERS COVERED**

The lemon law covers the following:

- The buyer, for the purposes other than resale, of a new or used motor vehicle normally used for personal, family or household purposes;
- Any person to whom the motor vehicle is transferred during the duration of an express warranty applicable to the motor vehicle; and
- Any other person entitled by the terms of the warranty to enforce its obligations.

The lemon law does not cover leased vehicles.

### **PROBLEMS COVERED**,

The New Mexico lemon law covers any problem or condition that causes the vehicle not to operate and decresses market value of the motor vehicle to the consumer.

However, the lemon law dose not cover problems and conditions that are a direct result of abuse, neglect, or unauthorized modifications or alterations of the motor vehicle.

#### MANUFACTURER'S DUTY TO REPAIR A VEHICLE

If your new vehicle does not operate appropriately, contact the dealer or manufacture before the written express warranty expires. The manufacture and/or dealer is required to repair your vehicle in accordance to the warranty.

Contact Auto Cap if all efforts fail in fixing your vehicle

AUTOCAP nmadarev@swcp.com 877.475.5328

