

# Guide to car maintenance basics



Sainsbury's Bank

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## Servicing your car

Keeping your car in good condition and [servicing it regularly](#) is worthwhile, both from a safety and a financial point of view.

Addressing problems at an early stage is likely to cost you significantly less than if they develop into more serious issues. Safety-wise, neglecting to service and maintain your car properly could pose a risk, if for example something goes wrong with your tyres or brakes while you are out on the road.

Your manufacturer's handbook should tell you the following:

- How often to get your car serviced
- How often regular maintenance tasks should be carried out
- When replacement parts need to be changed

### What does car servicing involve?

Servicing is carried out by a professional mechanic, either at a dealership or an independent garage. Dealerships sometimes charge more, but if they sell your make of car, they may have a better understanding of the faults it tends to develop.

Depending on how long it's been since your last check and how many miles you have driven in that period, you may be recommended a basic check or a more comprehensive examination.

### Generally, a service will cover the following areas:

- the engine
- fuel
- drive system
- electrical
- steering & suspension
- exhaust
- brakes
- tyres & wheels





## Basic car maintenance checklist

The following checklist is not exhaustive, and it's recommended that you refer to your car manufacturer's handbook for more information. If in doubt, a professional mechanic should be able to help.

### Motor oil

Your vehicle needs motor oil, which you can buy at a garage or car accessory shop. If the oil is too high or too low it can cause trouble for your engine. It's a good idea to check the oil regularly and always before longer journeys.

### Water and coolant / antifreeze

Coolant is the liquid that, diluted with water, goes into your car's radiator and prevents it from freezing in cold temperatures, or overheating in hot temperatures.

- ✔ Your manufacturer's handbook should tell you which type of coolant to use
- ✔ The water to coolant concentration may differ from season to season - check your manufacturer's handbook for details relating to your make and model

- ✓ If you're in a hard water area, consider diluting coolant with deionised / distilled water
- ✓ To avoid injury, only ever open the radiator cap on a cold engine

## Tyre pressure and tread

- ✓ Make sure that you check your tyre pressure and tread regularly
- ✓ Consult your manufacturer's handbook for your car's correct air pressure
- ✓ Both over-inflated and under-inflated tyres can be unsafe
- ✓ Incorrect tyre pressure can increase fuel consumption and wear tyres out more quickly
- ✓ Check your tyre pressure weekly
- ✓ You are legally obliged to ensure your tyre tread is at least 1.6mm deep
- ✓ Regularly inspect your tyres for cuts or damage and have any issues seen to
- ✓ Don't forget to check your spare tyre for all of the above

## Lights

It's worth asking a friend to help you check your lights regularly, making sure the brake, indicator and fog lights all work. Check that lights are properly adjusted to prevent dazzling other road users. A qualified mechanic can check / adjust the lights for you.

## Windscreen

Good maintenance and regular inspections for any damage on your windscreen can save you money in the long run.

- ✓ A small chip can grow into a crack if left unattended
- ✓ A chip in your line of sight that's larger than 10mm could result in a failed MOT
- ✓ Any windscreen chip that's larger than 40mm could lead to a failed MOT
- ✓ Make sure that your screen wash remains topped up
- ✓ Check your windscreen wipers regularly and replace when necessary

Many [car insurance policies](#) will cover damage to your windscreen, and possibly other parts,



like sunroofs and windows. This should not affect your No Claims Discount, but check your car insurance policy to be sure.

## Bodywork

It's a good idea to wash your car regularly (keeping it free from the likes of mud, bird droppings and salt) and having small bumps, scrapes or rust spots looked at sooner rather than later.

## Cleaning

In addition to the bodywork, it's a good idea to keep the rest of your car clean and tidy as well.

- ✓ Lights, indicators, reflectors and number plates should be kept clean and clear
- ✓ Keep windscreens and windows clean and free from obstructions to vision
- ✓ A tidy, uncluttered car can help eliminate distractions when you're driving



# Tool kit and in-car essentials

Even new cars can encounter problems on the road, so it's worth being prepared. We've listed some suggested items below that you might want to keep in your car.

## Car care basics

- Jack
- Puncture repair kit
- Tyre wrench
- Oil and other engine fluids
- Jump leads
- Reflective triangle
- Wheel lock opener
- Multi-tool
- Screen wash



In the event of a breakdown, you should place your warning triangle at least 45 metres (147 feet) behind your vehicle, on the same side of the road.

## In-car travel essentials - year-round

- Water
- Sunglasses – you can encounter glare in all types of weather
- Flashlight – a wind-up one is most reliable
- Hands-free set for your phone
- Multi-use car charger
- Small change or a phone card (in case you're out of mobile range)
- Up-to-date maps / GPS kit
- Jumper cables
- Manufacturer's handbook

## Additional in-car essentials for winter

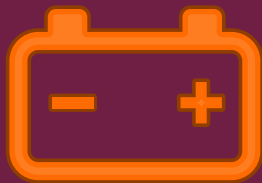
- Thermal blanket
- Gloves
- Foldable snow shovel
- Emergency food / thermos
- Cardboard / de-icing salt
- Snow chain / winter tyres



## Dashboard warning lights

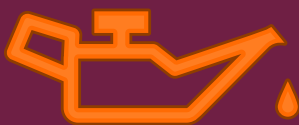
Generally, if a warning light comes on when driving, or doesn't switch off shortly after you've started the engine, you should stop when it's safe to do so and investigate / seek assistance from a local garage if possible.

Your manufacturer's handbook should provide full details on warning lights, which can vary from car to car. However, we've listed some of the more common ones below:



### Battery charge

This light indicates that there is an issue with your battery charging system. If it comes on, you should get off the road as soon as it is safe to do so and switch your engine off, then seek assistance.



### Oil pressure

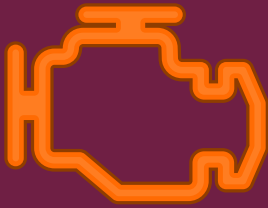
If the oil light comes on or stays on, you need to top up your oil level. If the light illuminates and you find that your oil level is correct, seek assistance.





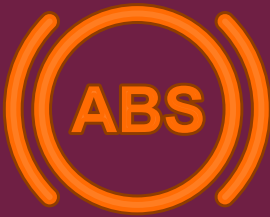
### Brake system

This light should come on and stay on while the handbrake is engaged. If it stays on after you release the handbrake, there may be an issue with your brake fluid level.



### Engine

If this light stays on after you've started the car, or comes on when the engine is running, it indicates an issue with the engine management system. Seek assistance as soon as possible.



### ABS

If the ABS (anti-lock braking system) warning light comes on while you are driving, it could mean that there is something wrong with your brake system. Bring the car to a stop gradually and seek assistance.



### Tyre pressure

If this light comes on / stays on, you may need to top up the air in your tyres. You might also want to check the tyres for punctures.



### Airbag warning light

If there is an issue with your airbag it may go off unexpectedly, or not go off when it should. If this light appears, it's a good idea to get it looked at as soon as possible.

# Staying safe and legal

Car ownership comes with legal responsibilities as well as important choices to consider, like the level of cover you want to invest in.

## MOT

The MOT (Ministry of Transport) test ensures that your car meets road safety and environmental standards. Most cars need an MOT test every year, once they are three years old. In some cases, this applies to one-year-old vehicles. You'll find more details at [GOV.UK](#).

## Car insurance

You are legally obliged to have valid car insurance and to keep your insurance details up-to-date.

## Vehicle tax

Since 1st October 2014, vehicle tax is no longer transferred with a vehicle when you buy it. You no longer need to display a paper tax disc on your car, but you do still need to [get your new vehicle taxed](#) before driving it.

If you don't use or keep your car on a public road, but still keep and / or use it on your property, you will need to [declare a SORN](#) (Statutory Off Road Notification). If you have a SORN, you do not need to buy vehicle tax.

## Registration documents

You need to [register your vehicle](#) with the DVLA as soon as you buy, build, rebuild or import it. You will also need up-to-date registration documents in order to legally sell your motor.

## Breakdown cover

Breakdown cover is not a legal requirement, but it could help protect your car and may save you money in the long run [if you do breakdown](#). There are different levels of breakdown cover, with features ranging from a free roadside or recovery service, to European cover - [if driving abroad in Europe](#).

- 1) <https://www.moneyadvice.service.gov.uk/en/articles/tips-on-servicing-and-maintaining-your-car>
- 2) <http://www.sainsburysbank.co.uk/car-insurance/index.shtml>
- 3) <https://www.gov.uk/getting-an-mot/the-mot-test>
- 4) <https://www.gov.uk/government/news/vehicle-tax-changes>
- 5) <https://www.gov.uk/sorn-statutory-off-road-notification>
- 6) <https://www.gov.uk/vehicle-registration/overview>
- 7) <http://www.sainsburysbank.co.uk/library/default/resources/guide-to-car-breakdown-basics.pdf>
- 8) <https://www.sainsburysbank.co.uk/library/default/pdf/guide-to-driving-in-europe.pdf>

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