

Buying an Automobile in Massachusetts

What You Should Know About Car Insurance & Lemon Laws

Thinking of buying a car? If so, you also need to consider how much you want to pay for automobile insurance, as well as the Lemon Laws that protect Massachusetts consumers.

Five Tips to Save on Auto Insurance

1. Decide how much insurance you need before you begin to shop. You need to ensure that you are fully protected while avoiding paying for coverage you don't need.
2. Get multiple quotes. There are savings for low annual mileage and multi-car policies, etc. To be confident that you've gotten the best value is to pick from a large number of quotes.
3. Ask family members, friends and neighbors about their experiences with specific insurance companies and get their recommendations.
4. Know your rights. For instance, you have a right to cancel your policy at any time, whether or not it is up for renewal. If you find coverage or a company that better suits your needs, you can cancel your policy and seek a refund of your unused premium.
5. The Division of Insurance is available to help with your questions or complaints about all types of insurance policies, companies and agents. Call the Insurance Consumer hotline at (617) 521-7794 or visit their website at www.mass.gov/doi.

Five Tips if Your Newly Purchased Car Is a "Lemon"

1. The lemon law covers only serious defects – those that impair the use, market value or safety of the vehicle. You must prove specifically how the market value, use or safety of the car is impaired.
2. The "term of protection" for purchasing a new vehicle is one year or 15,000 miles from the date of original delivery. Coverage on used vehicle purchases depends on the age and mileage on the car.
3. Before your car is considered a "lemon," you must give the manufacturer or authorized agent a "reasonable number of attempts" to repair the substantial defects. The number of repairs is usually three.
4. Be sure to keep complete and accurate record of all contacts with the manufacturer and dealer. If the car is suspected to be a lemon, time is essential in reclaiming the full value of your investment.
5. If you believe your car is a lemon and the dealer does not offer you a refund or replacement, contact the Office of Consumer Affairs to seek mediation and arbitration or file a suit in court. Visit the Lemon Law section of the Office of Consumer Affairs website for more information and instructions on dealing with the Lemon Law.