

**What's Included in the term
VEHICLE OPERATING COSTS?**

Answer: Just about any expense you would not have if you didn't have a car.

EXAMPLES INCLUDE:

Air for tires	Insurance
Belts & Hoses	Leather conditioner
Brake fluid	License
Brake jobs	Oil
Brake pads	Oil changes
Car cover	On-street Parking Permits
Car washes	Parking
Car wax	Radio
Cargo mats	Registration
Carpet shampooing	Roadside Service (AAA, etc.)
Deductibles (collision repair)	Sales tax (after Feb. 17, 2009)
Dent repair	Steering wheel locking devices
Depreciation	Supplies for car repair & maintenance
Detailing	Tire conditioner
Emergency kit	Tire rotation
Engine degreasing	Transmission fluid
Engine work	Tolls
Flares	Tools for car repair & maintenance
Floor mats	Washer fluid
Frontend alignments	Washing supplies
Garage rent	Wheel balances
Gas	Wheel cleaner
GPS Navigation System	Window tinting
Hands-free cell phone equipment	Windshield crack repair
Infant car seat	Windshield sun shades
	Windshield wiper blades