

Chapter 16 - Practice Questions

Multiple Choice

Identify the letter of the choice that best completes the statement or answers the question.

- 1) Because of the effect of escaping CFCs on the earth's atmosphere, air conditioner repair shops are required to
 - a. release CFCs from the air conditioner.
 - b. use non-CFC refrigerants for repairs.
 - c. cease repairing air conditioners.
 - d. purchase a CFC refrigerant recovery system.
- 2) You are most likely to get a reduced insurance premium if you
 - a. are under 25 years old.
 - b. are a driver with a good driving record.
 - c. are in the assigned-risk plan.
 - d. drive under 12,000 miles yearly.
- 3) The person who will give the most reliable information about the condition of a used vehicle is
 - a. your insurance agent.
 - b. the previous owner.
 - c. the department of motor vehicle licensing.
 - d. the used-car dealer.
- 4) The average price paid to dealers for a given type and model of a vehicle is published in the
 - a. code of business prices.
 - b. National Auto Dealer's Association Guide (blue book).
 - c. annual car book.
 - d. catalog of replacement values.
- 5) Insurance premiums may be lowered if you have
 - a. airbags and antitheft devices.

- b. four new tires.
- c. a rear window defogger.
- d. a rear center brake light.

6) A deductible clause in an insurance policy is

- a. equal to the vehicle's present value.
- b. coverage for medical costs if you are at fault in a collision.
- c. a protection to the policyholder.
- d. the amount the policyholder pays for damages.

7) When buying a used vehicle, to make sure that the seller will pay for any necessary repairs, you

- a. can tell the police to keep an eye out.
- b. can leave the vehicle until it is repaired.
- c. can have the repairs written into the sales agreement.
- d. tell the previous owner you will sue him if the repairs are not made.

8) Do not consider buying a used vehicle that

- a. has corroded battery cables.
- b. has chipped paint.
- c. needs a new air filter.
- d. does not shift smoothly.

9) A driver with several traffic convictions or collisions might have to buy insurance under a(n)

- a. no-fault insurance plan.
- b. reduced insurance plan.
- c. high claim insurance plan.
- d. assigned-risk insurance plan.

10) Which component of exhaust gases is responsible for warming the earth?

- a. lead

- b. CFCs
- c. carbon dioxide
- d. carbon monoxide

11) Paying for oil, gas, maintenance, and repairs are all examples of

- a. operating costs for a vehicle.
- b. loan payments for buying a vehicle.
- c. vehicle costs that depreciate.
- d. the purchase price of a vehicle.

12) An automatic transmission

- a. costs less than a manual transmission to repair.
- b. usually requires more repairs than a manual transmission.
- c. is nearly as efficient as a manual transmission.
- d. greatly reduces fuel mileage.

13) Lease payments are based on the difference of the value of the vehicle at the start of the lease and the value

- a. at the end of the lease, plus interest.
- b. at one year from the start date of lease.
- c. at each month, plus interest.
- d. of the blue book in two years.

14) A state law that requires you to prove you can pay for damages you cause in a collision is a

- a. driver negligence law.
- b. financial responsibility law.
- c. liability protection law.
- d. financial protection law.

15) You can reduce the overall purchase price of a vehicle if you

- a. look for a vehicle with few miles on it.

- b. save to buy without a loan.
- c. make sure you buy a vehicle that has many options on it.
- d. look for the top model on a vehicle line.

16)The steady drop in the value of a vehicle is called

- a. dedication.
- b. discount value.
- c. depreciation.
- d. appreciation.

17)A driver with recent traffic convictions pays more for insurance because

- a. the driver usually is younger than 25.
- b. the driver tends to have more collisions.
- c. the driver has higher annual mileage.
- d. there is no relationship between convictions and collisions.

18)Insurance that pays for damage to your vehicle that is caused by something other than a collision is called

- a. comprehensive insurance.
- b. uninsured motorist insurance.
- c. collision insurance.
- d. liability insurance.

19)When buying a used vehicle, you should check that the engine

- a. starts easily.
- b. has warning lights that stay on for a while.
- c. has minor oil or water leaks when running.
- d. has just a few oil or water leaks when not running.

20)Before you seriously consider buying a used vehicle, you should

- a. talk to your auto shop teacher about the kind of vehicle you are considering.
- b. test drive new vehicles of the same make and model.

- c. notice how many cars of that kind are on the road.
- d. have the vehicle inspected by a trained technician.

21) Which insurance protects you if you are injured by a hit- and-run driver or a driver who has no way to pay costs?

- a. liability insurance.
- b. comprehensive insurance.
- c. uninsured motorist insurance.
- d. fault insurance.

22) An insurance policy is the

- a. amount of bond posted to prove that you are financially secure.
- b. amount paid for insurance coverage.
- c. claim made after a collision.
- d. contract between a vehicle owner and an insurance company.

23) Before buying a used vehicle, always

- a. demand to see maintenance records for the vehicle.
- b. check the engine for cleanliness.
- c. determine whether the tires have recently been replaced.
- d. test drive the vehicle.

24) The actual annual cost of operating a vehicle depends most on the

- a. number of passengers the vehicle can carry.
- b. weight and size of the vehicle.
- c. number of miles driven, where you drive, and fuel mileage.
- d. condition of the engine.

25) During a storm, a tree falls on your vehicle. What type of insurance would cover the damage to your vehicle?

- a. liability insurance
- b. uninsured motorist insurance

- c. no-fault insurance
- d. comprehensive insurance

26) Your camera is stolen from your vehicle. Which insurance coverage should pay that claim?

- a. property-damage liability
- b. comprehensive
- c. none of these
- d. no-fault

27) The largest expense of owning and operating a vehicle is

- a. the cost of interest on a loan.
- b. the cost of vehicle accessories you add on.
- c. the cost of minor repairs.
- d. the purchase price.

28) One way of reducing exhaust emissions and cost per passenger miles is

- a. car pooling.
- b. faster driving.
- c. daytime driving.
- d. avoid highways and only drive on streets.

29) The type of insurance that protects the driver who is at fault against claims to pay the costs related to injuries of other people is

- a. no-fault insurance.
- b. liability insurance.
- c. comprehensive insurance.
- d. medical payment insurance.

30) If the used vehicle passes your tests, you should

- a. buy only if a warranty is offered.
- b. have a mechanic make a final check.

- c. have a friend test drive the vehicle.
- d. immediately buy the vehicle.

31) A solar-powered vehicle runs on

- a. leaded gas.
- b. sunlight.
- c. moonlight.
- d. electricity stored in batteries.

32) A smaller vehicle gets better

- a. warranty.
- b. blue-book price.
- c. liability insurance.
- d. fuel mileage.

33) The environment has been helped in recent years by engines that

- a. are less fuel efficient.
- b. require constant maintenance.
- c. produce increased amounts of harmful exhaust gases.
- d. produce smaller amounts of harmful exhaust gases.

34) If the owner of a used vehicle refuses to let you test drive the vehicle, you should

- a. offer a deposit to test drive the vehicle.
- b. look for another vehicle.
- c. get angry and make a scene.
- d. buy it regardless.

35) In general, a small engine in a small vehicle

- a. is a poor choice.
- b. gives lower fuel mileage.
- c. is economical.

d. costs more than a larger engine.

36) A major disadvantage of buying a used vehicle from a private owner is that

a. the vehicle will usually need repairs.

b. there will seldom be a warranty.

c. the owner seldom will bargain.

d. the price will usually be higher.

37) The main purpose of automobile insurance is to

a. prevent collisions.

b. permit greater risk-taking.

c. protect against major financial loss.

d. determine fault in a collision.

38) Which of the following is a low-cost repair item?

a. repair of the exhaust system

b. repair of the brake system

c. replacement of the air filter

d. replacement of the clutch

39) An alternative to buying a vehicle that is similar to owning is

a. borrowing a vehicle.

b. leasing a vehicle.

c. loaning a vehicle.

d. renting a vehicle.

40) One of the several gases found in vehicle exhaust is

a. CO₂.

b. He.

c. K.

d. CFC.

41) Assigned-risk drivers must drive

- a. for several years, violation free.
- b. violation free for one year.
- c. violation free until they are 40 years old.
- d. only during daylight hours for three years.

42) Manual transmission repairs are needed

- a. less than for an automatic transmission.
- b. more often than for an automatic transmission.
- c. about the same as for an automatic transmission.
- d. once a year.

43) With the engine running, a vehicle's steering system should

- a. be firm.
- b. have no more than two inches of play.
- c. have at least one inch of play.
- d. have a generous amount of play.

44) What does a vehicle's odometer show?

- a. the top speed of the vehicle
- b. the number of miles the vehicle has been driven
- c. the original cost of the vehicle
- d. the average cost per passenger mile

45) Moving large numbers of people from place to place is called

- a. personal transportation.
- b. on-demand transportation.
- c. transportation recycling.
- d. mass transportation.

46) CFCs are gases commonly used

- a. to improve fuel economy.

- b. in air conditioners.
- c. to clean clothing.
- d. as a gasoline additive.

47) A car dealer might post a written guarantee in the window of each used car. This statement is

- a. a promissory note.
- b. a warranty.
- c. an offer of buy back.
- d. a lemon declaration.

48) A large vehicle tends to

- a. cost more for maintenance.
- b. cost less to purchase.
- c. deliver lower fuel mileage.
- d. have smaller trunk space.

49) Depreciation is the

- a. increase in the value of the vehicle.
- b. cost of insurance premiums.
- c. decrease in the value of a vehicle.
- d. cost of gas, oil, and maintenance.

50) A larger vehicle

- a. has a greater capacity for passengers and parcels than a smaller vehicle.
- b. gets better gas mileage.
- c. is easier to maneuver.
- d. is not as comfortable but is less costly.