

A FULL LINE OF VEHICLES DESIGNED
TO INSPIRE AND EXHILARATE



kia.com



[facebook.com/kiario](https://www.facebook.com/kiario)



twitter.com/kia



[youtube.com/kia](https://www.youtube.com/kia)

2015
RIO



All information contained herein was based upon the latest available information at the time of printing. Descriptions are believed to be correct, and Kia Motors America makes every effort to ensure accuracy; however, accuracy cannot be guaranteed. From time to time, Kia Motors America may need to update or make changes to the vehicle features and other vehicle information reported in this brochure. Some vehicles shown may include optional equipment. All video and camera screens shown in this brochure are simulated. Kia Motors America, by the publication and dissemination of this material, does not create any warranties, either express or implied, to any Kia products. See your Kia retailer or kia.com for further details concerning Kia's available limited warranties. ©2014 Kia Motors America, Inc. Reproduction of the contents of this material without the expressed written approval of Kia Motors America, Inc. is prohibited.

KIA MOTORS AMERICA, INC. P.O. BOX 52410 IRVINE, CA 92619-2410 1-800-333-4KIA

Part #: UR150 PM001



Stylish, sporty, and fun

With a 1.6L Gasoline Direct Injection (GDI) I4 engine that delivers 138 horsepower, precise, agile handling, and sporty features like available paddle shifters,* the 2015 Rio is remarkably fun to drive. The Rio 5-Door includes a hatchback for quick access to its roomy cargo area,¹ providing versatility to match your lifestyle. To make everyday driving more convenient, Rio offers available technologically advanced features like voice-command navigation^{2*} with continuously updated highway conditions from SiriusXM Traffic^{3*} and UVO^{4*} — an Infotainment System with voice-activation technology. Like all Kia models, Rio comes with an industry-leading 10-year/100,000-mile warranty program.⁵

EXCEPTIONAL PERFORMANCE

A 1.6L Gasoline Direct Injection (GDI) engine delivers 138 horsepower for impressive acceleration. An available six-speed automatic transmission* provides smooth and seamless shifting.

ADVANCED TECHNOLOGY

The available Rear-Camera Display^{6*} helps you see things behind your vehicle that you might not see by looking over your shoulder. In addition, you'll enjoy the convenience of available push-button start* with Smart Key remote.

PEACE OF MIND

Rio features a full range of advanced safety systems.[†] These include six airbags,⁷ Electronic Stability Control (ESC), Hill-start Assist Control (HAC), and Vehicle Stability Management (VSM).

Spacious and versatile

The Rio 5-Door delivers an ideal combination of unique styling and versatility. It has the same exceptional performance and all the technologically advanced features that the Rio sedan offers, plus the added convenience of a hatchback. Its fifth door gives you quick and easy access to its roomy cargo area.¹ The Rio 5-Door also lets you carry passengers, cargo, or a combination of both thanks to its adjustable seating configurations.



60/40 SPLIT-FOLDING SEATS

Split-folding rear seats give you the flexibility to conveniently carry passengers or cargo.¹



COVERED CONSOLE

Dual cupholders and a storage bin with an available sliding armrest* let you keep personal items close at hand.



CONCEALED STORAGE

The cargo cover allows you to store your valuable items out of sight.

1, * See Features and Specifications pages for availability and endnote. Not all optional features are available on all trims. Images for illustration only. RIO 5-DOOR SX WITH PREMIUM PACKAGE SHOWN.

POWER SUNROOF

Enjoy plenty of fresh air and sunshine, thanks to the SX's available tinted sunroof. Its tilt-and-slide design makes operation quick and convenient.



HEATED FRONT SEATS

For optimum comfort in cold weather, the SX is available with leather-trimmed, heated front seats.



PADDLE SHIFTERS

Rio SX has paddle shifters that allow you to change gears without taking your hands off the wheel.



PUSH-BUTTON START*

Start or stop the engine at the push of a button with the available Smart Key remote, even with the key fob in your pocket or purse.



POWER-FOLDING OUTSIDE MIRRORS

Easily fold outside mirrors in or out using a door-mounted control or key fob on the Rio SX. It's convenient for tight parking spaces.



STRIKING INTERIOR

Rio SX has a leather-wrapped steering wheel and gearshift knob, an upscale soft-touch dash, plus a Supervision meter cluster for outstanding readability.



Refined and comfortable

Rio's interior is designed to let driver and passengers alike relax and travel in comfort. The cabin is spacious and comfortable, with impressive headroom and legroom for all seating positions along with a six-way adjustable driver's seat. Rio SX also includes available refinements such as heated front seats and leather seat trim.

*See Features page for availability. Not all optional features are available on all trims. Images for illustration only. RIO SX WITH PREMIUM PACKAGE SHOWN.

Connect to your entertainment and your vehicle

Rio offers advanced features that make driving more enjoyable and give you easy access to your phone and personal audio entertainment. You can choose between the available voice-command navigation^{2*} or available UVO^{4*} Infotainment System. UVO, short for “your voice,” lets you make hands-free calls, receive and respond to text messages, listen to streaming audio, enjoy your personal music, and even play your favorite song, artist, or genre of music — all by giving a single, intuitive voice command.^{4*}



VOICE-COMMAND NAVIGATION^{2*}

Available voice-command navigation includes a vivid color touch screen and continuously updated highway conditions from SiriusXM Traffic.^{3*}

SIRIUSXM[®] SATELLITE RADIO³

Enjoy 150 channels of commercial-free music, sports, and news in your Kia during your 3-month SiriusXM All Access trial, which also includes 160+ channels on your computer, smartphone, and tablet.³

BLUETOOTH[®] WIRELESS TECHNOLOGY^{8*}

Streaming audio is at your command on Rio EX and SX, when using a compatible Bluetooth[®] wireless technology-enabled device.

USB/AUXILIARY MP3 JACKS

Now you have the freedom to listen to your favorite tunes from your own music library. Simply connect your MP3 player to the audio system using an accessory USB cable, sold separately.

UVO^{4*} Infotainment System



COLOR TOUCH SCREEN

UVO's^{4*} vivid, 4.3-inch color LCD touch screen delivers direct access to radio stations, music on your MP3 player or USB media drive, your phonebook from a compatible Bluetooth[®]-enabled cell phone, and vehicle information.



ADVANCED VOICE CONTROL

UVO^{4*} has speech technology that can learn the speaking patterns of multiple users and respond quickly to long phrases. Even with Rio's multiple music-source options, finding a song is as easy as saying its title.



DIGITAL MUSIC STORAGE

UVO^{4*} features easy-to-use, in-dash digital storage space large enough to hold up to 700 megabytes of your favorite music. The system lets you load your tunes and sort them by either title or artist.



REAR-CAMERA DISPLAY⁶

Whenever you shift into reverse, a live image from a rear camera displays on the UVO^{4*} screen, showing objects behind the vehicle you might not otherwise see.



Performance you can count on

Rio delivers outstanding performance that puts the fun back into driving. It features a Gasoline Direct Injection (GDI) engine with 138 horsepower and an available smooth-shifting, six-speed automatic transmission.* For increased agility and responsiveness, Rio SX features a sport-tuned suspension and 17-inch alloy wheels.

ADVANCED ENGINEERING

The GDI engine includes Dual Continuously Variable Valve Timing (D-CVVT), which automatically adjusts valve timing to help provide maximum power and reduce exhaust emissions.

INNOVATIVE TECHNOLOGY

An available Eco Package* includes Idle Stop & Go (ISG). ISG automatically turns off the engine when you come to a complete stop and then seamlessly restarts the engine when you release the brake pedal.

OPTIMUM EFFICIENCY

Automatic transmission models have an Active Eco System. With a push of the Eco button, it adjusts the engine and transmission for efficient performance.

SMOOTH AND PRECISE HANDLING

Rio features a MacPherson-strut front-suspension system, complemented by a rear torsion beam axle with gas shock absorbers that are tuned to provide you with a smooth and comfortable ride.

*See Features page for availability. Not all optional features are available on all trims. RIO SX WITH PREMIUM PACKAGE SHOWN.

AIRBAG & SEAT-BELT SENSORS⁷

This advanced system monitors the severity of impacts, the presence of a front passenger, and seat-belt use, and then controls airbag inflation accordingly.

FRONT SEAT-BELT PRETENSIONERS

Pretensioners have been designed to tighten the seat belts in the event of certain collisions. This helps to reduce the likelihood of injuries in some situations.

SIDE-IMPACT DOOR BEAMS

All doors are reinforced with steel beams to help absorb impact energy and deflect side-impact force. The A and B pillars are also reinforced to help strengthen the body of the vehicle.

FRONT & REAR CRUMPLE ZONES

Front and rear crumple zones are specially engineered to help absorb and dissipate impact energy, helping to preserve the structural integrity of the passenger compartment in certain collisions.

LATCH SYSTEM

The standardized Lower Anchors and Tethers for Children (LATCH) system makes it easier to securely install a compatible child seat at either end of the rear seat.

VEHICLE STABILITY MANAGEMENT (VSM)

VSM adds steering-direction-control capability. It intervenes when appropriate to help the driver regain control of the vehicle.

ELECTRONIC STABILITY CONTROL (ESC)

ESC monitors your vehicle's response during emergency maneuvers. It can then control the engine and brakes to help keep your Rio on course.

ELECTRONIC BRAKE-FORCE DISTRIBUTION (EBD)

To help maintain more consistent braking as vehicle loads and weight distribution change, EBD adjusts the front-to-rear balance of brake pressure.

HILL-START ASSIST CONTROL (HAC)

To help keep you from rolling backward when starting off on a steep hill, HAC automatically holds the brake pressure for two seconds after you take your foot off the brake pedal.

ANTI-LOCK BRAKING SYSTEM (ABS)

ABS is the foundation of an active safety system and contributes to driver confidence. The system helps provide greater vehicle control when stopping in difficult conditions like wet or slippery roads.



Designed to help protect driver and passengers

Rio's safety systems are engineered to help you maintain control, even in harsh road conditions, and help minimize injury when certain traffic accidents are unavoidable. These safety systems are designed to function automatically, leaving you free to focus on the road ahead. In addition, front and rear three-point seat belts — complemented by an advanced airbag system that includes dual front, front seat-mounted side, and full-length side curtain airbags — help protect the driver and passengers in certain situations.⁷

⁷ See Specifications page for endnote. No system, no matter how advanced, can compensate for all driver errors, driving conditions, accidents, and/or injury. Always drive responsibly. Inflated airbags are shown for illustration only. RIO SX WITH PREMIUM PACKAGE SHOWN.



TAKING ON THE COMPETITION

The Kia Racing team is dedicated to competing against world-class competition — and winning. That dedication is part of Kia’s belief that the knowledge gained in competition can be applied to the entire Kia lineup to provide you with vehicles that perform beyond your expectations. The Kia Racing team includes championship-winning drivers with proven track records, and with 11 podium finishes — including five victories — in the 2014 season, you can look for Kia in the winner’s circle at racetracks across America in the months ahead.

INDUSTRY-LEADING WARRANTY PROGRAM⁵

Kia engineers are passionate about producing vehicles that are exceptionally well designed and reliable. Their dedication to quality and attention to detail give Kia the confidence to back every model with an industry-leading warranty program.⁵

- 10-year/100,000-mile limited powertrain warranty
- 5-year/60,000-mile limited basic warranty
- 5-year/100,000-mile limited anti-perforation warranty
- 5-year/60,000-mile 24-hour roadside assistance¹²

COMPELLING DESIGN

Kia vehicles have captured worldwide attention for their interior and exterior styling, which represents the collaborative work of designers who have created a look that makes every Kia recognizable at first sight. Today, the lineup consists of vehicles that fill owners, as well as Kia’s designers, with pride.



KIA GT4 STINGER CONCEPT VEHICLE SHOWN (not available for sale).

Delivering on a promise

Kia is committed to producing world-class vehicles to suit most every driving need. This commitment has led to the development of stylish vehicles with an extraordinary combination of precision engineering, outstanding performance, innovative features, and advanced safety systems. Kia’s dedication to quality and value has been widely recognized — one reason why Kia has been named as a top 100 brand in Interbrand’s Best Global Brands 2013 report.⁹ In addition, Kelley Blue Book’s KBB.com has announced the recipients of its Brand Image Awards, naming Kia as the 2014 Best Value Brand. This honor recognizes our success at producing fuel-efficient and affordable vehicles.¹⁰



COMMITMENT TO AMERICA

Kia Motors has invested over \$1.1 billion in its manufacturing plant in West Point, Georgia. Utilizing the latest manufacturing processes and state-of-the-art robotics, the plant recently produced its one-millionth vehicle after less than four years of operation. The Sorento crossover and certain Optima midsize sedans are currently being assembled at this plant.¹ Together with on-site and local suppliers, the Georgia facility is responsible for the creation of more than 14,000 jobs in West Point and the surrounding areas. It’s all part of Kia Motors’ commitment to America — a commitment that is sure to grow and strengthen in the years ahead.

B.R.A.K.E.S. PRO-ACTIVE DRIVING SCHOOL FOR TEENS

Kia understands that teaching teenagers safe driving skills can save lives. To accomplish this goal, Kia has formed a partnership with the B.R.A.K.E.S. (Be Responsible And Keep Everyone Safe) Pro-Active Driving School for Teens (www.PutOnTheBrakes.org), with support including a fleet of 32 vehicles. B.R.A.K.E.S. provides teenagers 15-19 nationwide with no-cost, hands-on defensive training on a closed course in a controlled environment to respond to real-world driving scenarios.

DONORSCHOOSE.ORG

Kia is committed to providing assistance to those in need. That’s why Kia became the first car company to partner with DonorsChoose.org, an online charity that allows organizations and individuals to donate to classrooms in need. Together with thousands of citizen philanthropists, Kia has raised more than \$5 million to fund more than 10,000 projects across all 50 US states, impacting more than 1.5 million high-need public-school students in just two years.



OFFICIAL
AUTOMOTIVE
PARTNER
OF THE LPGA

¹The Sorento and Optima GDI (EX, SX & Limited and certain LX trims only) are assembled in the United States from U.S. and globally-sourced parts. 5, 9, 10, 11, 12 See Specifications page for endnotes.



PACKAGES

LX POWER PACKAGE

1. Power windows w/driver's one-touch auto up/down
2. Power door locks w/remote keyless entry



EX CONVENIENCE PACKAGE

1. 15" alloy wheels
2. UVO⁴ Infotainment System, Rear-Camera Display⁶
3. Auto-on/off headlights
4. Leather-wrapped steering wheel & gearshift knob
5. Front fog lights
6. Dual visor w/mirror & light
7. Dual map lights
8. Soft-touch dash (not shown)



EX ECO PACKAGE

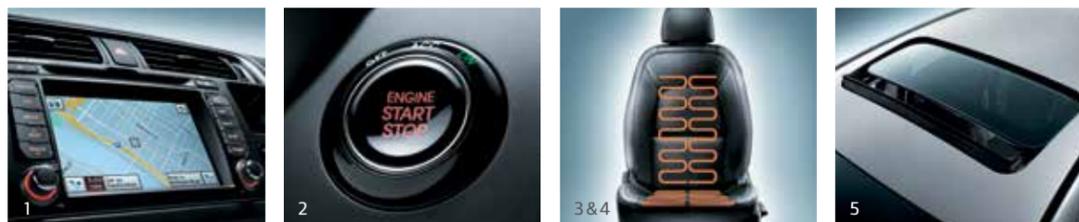
(REQUIRES CONVENIENCE PACKAGE)

1. Idle Stop & Go (ISG) system



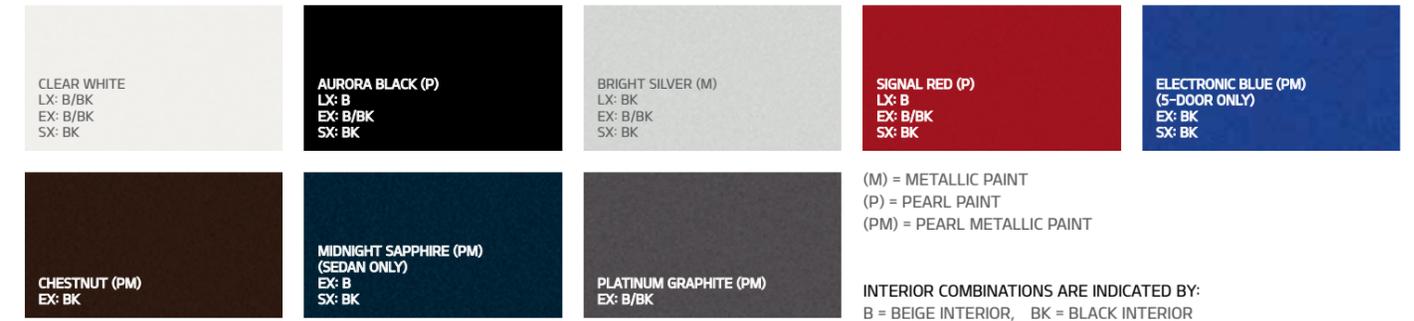
SX PREMIUM PACKAGE

1. Voice-command navigation² w/SiriusXM Traffic,³ Rear-Camera Display⁶ (replaces UVO⁴ Infotainment System)
2. Push-button start w/Smart Key
3. Leather seat trim
4. Heated front seats
5. Power sunroof w/tilt



COLORS

EXTERIOR



INTERIOR



*Available on SX Premium Package.

ACTUAL EXTERIOR AND INTERIOR COLORS MAY VARY FROM PRINTED BROCHURE.



FEATURES

LX EX SX

MECHANICAL & EXTERIOR

1.6L Gasoline Direct Injection 4-cylinder engine	● ● ●
Idle Stop & Go (ISG) system	— ○ —
6-speed automatic transmission w/Sportmatic®	○ ● ●
Sport-tuned suspension	— — ●
15" tires w/steel wheel covers	● ● —
15" tires w/alloy wheels	— ○ —
17" tires w/alloy wheels	— — ●
Power sunroof w/tilt	— — ○
Dual body-color power mirrors	● ● ●
Heated outside mirrors	● ● ●
Power-folding outside mirrors w/turn-signal indicators	— ○ ●
4-lens multi-reflector headlights (5-Door)	● ● —
Projection headlights (5-Door)	— — ●
2-lens multi-reflector headlights (Sedan)	● ● ●

Projection front fog lights (5-Door)	— ○ ●
Front fog lights (Sedan)	— ○ ●
Front LED accent lights	— — ●
LED taillights	— — ●
Body-color exterior door handles	● ● ●
Black mesh radiator grille	● — —
Black mesh radiator grille w/chrome surround	— ● ●
Rear spoiler (5-Door)	● ● ●
Dual exhaust tips	— — ●
Locking fuel-filler door	● ● ●
Front variable intermittent windshield wipers	● ● ●
Rear window wiper & washer (5-Door)	● ● ●
Heated rear glass w/timer	● ● ●

INTERIOR & CONVENIENCE

AM/FM/CD/MP3/SiriusXM ³ satellite radio	● ● ●
4 speakers	● ● ●
A-pillar mounted tweeters	— ● ●
UVO ⁴ Infotainment System	— ○ ●
Voice-command navigation ² w/SiriusXM Traffic ³	— — ○
Rear-Camera Display ⁶	— ○ ●
Push-button start w/Smart Key	— — ○
USB/auxiliary input jacks	● ● ●
Bluetooth® wireless technology ⁹	— ● ●
Steering-wheel-mounted ⁴ paddle shifters	— — ●
Steering-wheel-mounted ⁴ audio controls	● ● ●
Cruise control	— ● ●
Active Eco System	● ^A ● ●
Supervision meter cluster	— — ●
Power windows w/driver's one-touch auto up & down	○ ● ●

Power door locks	○ ● ●
Remote keyless entry	● ● ●
Remote keyless trunk opener	— ● ●
Air conditioning	● ● ●
Tilt steering column	● — —
Tilt & telescopic steering column	— ● ●
Trip computer	● ● ●
Auto-on/off headlights	— ○ ●
Dual visor w/mirror & light	— ○ ●
Dual map lights	— ○ ●
Dual front cupholders/lower-door-trim bottle holders	● ● ●
Center console w/sliding armrest & storage	— ● ●
Luggage under-floor tray & net (5-Door)	— ● ●
Luggage area cover (5-Door)	● ● ●
Rear child-safety door locks	● ● ●
Tire-Pressure Monitoring System (TPMS) ¹³	● ● ●

SEATING & TRIM

Cloth seat trim	● — —
Premium cloth seat trim	— ● ●
Leather seat trim	— — ○
Heated front seats	— — ○
6-way adjustable driver's seat	● ● ●
60/40 split-folding rear seat	● ● ●

Leather-wrapped steering wheel & gearshift knob	— ○ ●
Soft-touch dash	— ○ ●
Front-door padded armrest	— ● ●
Metal-paint interior trim	— ● ●
Metal pedals	— — ●

RESTRAINT & SAFETY SYSTEMS⁷

Dual front advanced airbags	● ● ●
Dual front seat-mounted side airbags	● ● ●
Full-length side curtain airbags	● ● ●
3-point seat-belts for all seating positions	● ● ●
Front seat-belt pretensioners	● ● ●
Height-adjustable front seat-belt anchors	● ● ●
Anti-lock Braking System (ABS)	● ● ●

Vehicle Stability Management (VSM)	● ● ●
Electronic Stability Control (ESC)	● ● ●
Electronic Brake-force Distribution (EBD)	● ● ●
Hill-start Assist Control (HAC)	● ● ●
Side-impact door beams	● ● ●
Front & rear crumple zones	● ● ●
Lower Anchors and Tethers for Children (LATCH)	● ● ●

● STANDARD ○ OPTIONAL — NOT AVAILABLE
^ALX AUTOMATIC TRANSMISSION ONLY

SPECIFICATIONS

ENGINE

	1.6L I4
Type	1.6L, inline 4-cylinder, aluminum block & head
Valve gear	DOHC, four valves/cylinder, Dual Continuously Variable Valve Timing (D-CVVT)
Displacement	1,591 cc
Compression ratio	11.0:1
Horsepower (SAE net)	138 hp @ 6,300 rpm
Torque (SAE net)	123 lb.-ft. @ 4,850 rpm
Fuel system	Gasoline Direct Injection (GDI)
Transmission	6-speed manual (LX) Electronically controlled 6-speed automatic, overdrive (EX/SX) (optional on LX)

DIMENSIONS

	1.6L I4
Wheelbase	101.2 in.
Track (front/rear)	59.8 in./60.0 in.
Length	171.9 in. (Sedan)/159.3 in. (5-Door)
Width	67.7 in.
Height	57.3 in.
Ground clearance	5.5 in.
Headroom (front/rear)	40.0 in./37.6 in.
Shoulder room (front/rear)	53.1 in./52.1 in.
Legroom (front/rear)	43.8 in./31.1 in.
Hip room (front/rear)	52.1 in./51.2 in.
Interior volume	88.4 cu. ft.
Cargo volume	13.7 cu. ft. (Sedan)/15.0 cu. ft. (5-Door)

ENDNOTES

1. All cargo should be evenly distributed and properly secured, and never piled higher than the seat backs. **2.** Navigation not available with UVO system. **3.** All SiriusXM® services require a subscription, sold separately, after 3-month trial included with vehicle purchase. **See the SiriusXM Customer Agreement for complete terms at www.siriusxm.com.** Programming subject to change. Sirius satellite service is available only to those in the 48 contiguous USA, DC, and PR (with coverage limitations). Traffic information not available in all markets. See siriusxm.com/traffic for details. Sirius, XM, and all related marks and logos are trademarks of Sirius XM Radio Inc. Satellite and Internet radio channel lineups may vary slightly. **4.** Warning: Driving while distracted can result in a loss of vehicle control that may lead to an accident, severe personal injury, and death. The driver's primary responsibility is in the safe and legal operation of a vehicle, and use of any handheld devices, other equipment, or vehicle systems which take the driver's eyes, attention, and focus away from the safe operation of a vehicle or which are not permissible by law should never be used during operation of the vehicle. Actual product may vary in appearance from photographs. See retailer for details. **5.** The Kia 10-year/100,000-mile warranty program includes various warranties and roadside assistance. Warranties include powertrain and the New Vehicle Limited Warranty (Basic). All warranties and roadside assistance are limited. See retailer for details or go to kia.com. **6.** The Rear-Camera Display is not a substitute for proper and safe backing-up procedures. Always drive safely and use caution when backing up. The Rear-Camera Display may not detect every

CURB WEIGHT

	1.6L I4
Manual transmission	2,494 lb. (Sedan)/2,479 lb. (5-Door)
Automatic transmission	2,573 lb. (Sedan)/2,564 lb. (5-Door)

BODY & CHASSIS

	1.6L I4
Body type	Steel unibody
Front suspension	MacPherson type w/gas-filled shock absorbers
Rear suspension	Coupled torsion beam axle w/gas-filled shock absorbers
Steering type	Rack & pinion, Electric Power Steering (EPS)
Turns, lock-to-lock	2.8
Turning diameter, curb-to-curb	33.5 ft. (LX/EX), 34.5 ft. (SX)

TIRES & BRAKES

	1.6L I4
Tire Size	185/65R15 (LX/EX), 205/45R17 (SX)
Brake Type	Power-assisted, ABS + Electronic Stability Control
Front	10.1 in. (LX/EX), 11.0 in. (SX) ventilated discs
Rear	10.3 in. solid discs

2015 EPA-ESTIMATED FUEL ECONOMY¹⁴

City/Highway MPG	1.6L I4	1.6L I4 w/ISG
Manual transmission	27/37	—
Automatic transmission	27/37	28/37
Fuel tank capacity (gallons)	11.4	11.4

object behind the vehicle. **7.** For maximum protection, always wear your seat belt. No system, no matter how advanced, can compensate for all driver errors, driving conditions, and/or injury. **8.** The Bluetooth® word mark and logos are registered trademarks owned by Bluetooth SIG, Inc. and any use of such marks by Kia is under license. Other trademarks and trade names are those of their respective owners. A compatible Bluetooth®-enabled cell phone is required to use Bluetooth® wireless technology. **9.** Interbrand's Best Global Brands 2013 report is a look at financial performance of the brand, role of brand in the purchase decision process, and the brand strength. Go to www.bestglobalbrands.com for more information. **10.** 2014 Kelley Blue Book Brand Image Awards are based on the Brand Watch™ study from Kelley Blue Book Market Intelligence. Award calculated among non-luxury shoppers. For more information, visit www.kbb.com. Kelley Blue Book is a registered trademark of Kelley Blue Book Co., Inc. For EPA-estimated MPG information, see retailer or go to kia.com. **11.** All materials and intellectual property related to the LPGAs are owned by the LPGAs, and any unauthorized use is strictly prohibited without the LPGAs' expressed prior written consent. **12.** 24-hour Roadside Assistance is a service plan provided by Kia Motors America, Inc. Certain limitations apply. Coverage details are available in the Kia Warranty and Consumer Information Manual. **13.** Even with the Tire-Pressure Monitoring System, always check your tire pressure on a regular basis. **14.** Based on EPA estimates. Actual mileage will vary with options, driving conditions, driving habits, and your vehicle's condition.