

Classic Car Insurance - Insuring Antique, Vintage and Collector Cars

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Everybody who has a vehicle or even a stylish collection of classic cars knows that the standard automobile insurance policy will not adequately cover the needs of someone who has a classic vehicle. The desires and the needs of drivers who drive a classic 1950s Ford are quite different from the driver who has a 1997 Taurus.

Most classic vehicles will have only a low mileage per year and their owner drive more safely. On the other hand, an antique car is quite expensive and so are the repair bills. So it is clear that a special antique car insurance can meet this special expectations, desires and needs of vintage car owners much more better.

What is a Classic Car? You may wonder what a classic car is. There are many answers to this question. Some people consider any old car that is in good shape is a classic car. Others think that classic cars are only made between 1925 and 1948. There are some characteristics that define the car as classic like upholstery, finishes, breaks, and so on. And there are people that think that only certain models are classic cars. Insurance companies have a much less broader definitions for antique and classic cars. These definitions may vary from company to company some even accept “post war classic” up to 1969 as antique & classic. Important Features for Classic Car Policies

One of the most important features of the many classic car policies is their flexible usage. It allows drivers to get full coverage at a changing rate depending on how often they drive their car and in what situation.

Most of the classic car owners take their car only to special events like shows or parades and nothing else. That means the driver has to pay only for the mileage that needs to be paid in order to drive the car. So when you are driving your car you will feel save and do not have to worry that you are paying too much for something that you are not using.

No matter of what is covered there are many more conveniences that classic car owners can enjoy with a good classic car insurance. Often it is possible to have an agent who is responsible for the policies. He will understand the special needs of classic car owners much better than normal insurance agents. This will save you a lot of time whether be it by managing your policies or handling claims for necessary repairing or restoration efforts. Finding The Best Classic Car Insurance

To summarize there are three important things to keep in mind when looking for a good car insurance for you classic / antique collectors car: · which car insurance companies will accept your car being a classic / antique car · do they have a flexible usage feature as you won’t drive your car mileages that high · can you get a reliable agent who can give you advice, manage your policies and handle claims

When paying attention to these points you will get an insurance that satisfies your needs and protects your car. Some of the best insurance companies that insure classic and antique vehicles are hagerty and heritage.