

Your Needs Are Unique

Since classic and antique vehicles are all so different, your insurance coverage will be specific to your vehicle. There are many considerations that you and The CIMA Companies, Inc will discuss while creating a policy to suit your classic car.

How Will You Use Your Vehicle?

When insuring a classic car, you must consider how you will be using the vehicle:

- Will you only drive the vehicle to car shows or in a parade now and again? If so, your policy should be limited to those circumstances.
- Are you going to use your antique vehicle to go to the grocery store, hit the beach or visit a relative? Then, your policy should reflect this kind of usage.
- How many miles do you intend to drive each year?

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ANTIQUE AND CLASSIC CAR INSURANCE

If you drive a classic car, your insurance coverage should be as unique as your vehicle. Whether you purchase a muscle car or an antique vehicle, you must be insured. Find out how today.



Are You a Fan of the Classics?

Since you have purchased a classic or antique vehicle, you'll also want to insure it properly, as it is an investment. This way, you can rest assured that your oneof-a-kind beauty from back in the day will be protected.

Typical Coverage Inclusions

A typical classic car insurance policy includes the following:

- Agreed value coverage: Pays for the car's full-insured value with no depreciation in the event of a total loss, less your deductible.
- Inflation guard: To compensate for how classic cars increase in value over time, the policy increases the vehicle's value quarterly.
- Spare parts coverage
- Flexible usage: Ability to drive the vehicle for up to 2,500 to 5,000 miles annually. Not limited to "parades only."

Additional Coverage Options

- Emergency towing in case of a breakdown
- Roadside assistance for items such as a flat tire, dead battery or running out of gas
- Emergency lockout
- Lost key return
- Emergency travel expenses in case your classic vehicle breaks down while away from home
- Car show expenses—policy will pay for expenses associated with missing a car show due to a breakdown
- Theft reward
- Personal effects—policy will reimburse you for items that are vandalized or stolen when reported to police

We're Here to Help

Live in the past while protecting your vehicle for the future! Contact The CIMA Companies, Inc today at (703) 739-9300 to learn more about all of our insurance solutions for your automobile insurance needs.

Top Ways to Save On Your Premium:

- Consider raising your deductible.
- Keep up your good driving record.
- Drive less to qualify for a low-mileage discount.
- Drive a car with safety features such as antilock brakes, airbags, etc.
- Install an anti-theft device.
- Ask about our multi-policy discounts.



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