

# ANTIQUE AND CLASSIC CAR INSURANCE

Classic car insurance is critically important in protecting your latest investment. Whether you purchase a muscle car or an antique vehicle, you must be insured. Discover your insurance options today.

## The Basics

Since you have purchased a classic or antique vehicle, you'll also want to properly insure your investment. 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 few parades? 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 use.

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 inflation and appreciation, the policy increases the vehicle's value quarterly.
- Spare parts coverage
- Flexible usage: Limits on mileage ranging from 2,500 to 5,000 miles annually. Not limited to parades.

## Additional Coverage Options

You can also purchase additional coverage:

- Emergency towing in case of breakdown
- Roadside assistance
- Emergency lockout
- Emergency travel expenses in case your vehicle breaks down while away from home
- Theft reward
- Car show expenses: This policy will pay for expenses associated with missing a car show due to a breakdown
- Personal effects: This policy will reimburse you for items that are vandalized or stolen when reported to police

## We're Here to Help

Since classic and antique vehicles are so diverse, 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.

Call our office today at (703) 739-9300 to learn more about all of our automobile insurance and personal risk management solutions.

**The CIMA Companies, Inc**  
www.cimaworld.com  
(703) 739-9300

