

CUSTOMIZED VEHICLES COVERAGE

If you're one of those people who enjoys getting more out of his or her car than just getting to your destination, you should be aware that any customizing that you do to your vehicle impacts your auto policy, too.

The Basics

An automobile policy is designed to provide you a level of protection against property, liability and medical costs if you are involved in an accident. Optional custom parts and equipment coverage ensures that your customized details are covered too.

Custom Parts and Equipment Coverage

A basic auto policy's collision or comprehensive policy provides insurance only for the original equipment included by the manufacturer. If your vehicle has special equipment or permanently installed custom parts that alter its appearance or performance, optional custom parts and equipment coverage may be for you. Special equipment includes the following:

- Customized paint or decals
- Customized wheels, spoilers, suspensions or performance-related equipment
- Stereo or television equipment
- Running boards, roll bars or brush bars
- Undercarriage lighting
- Bed liners, camper shells and trailer hitches

Within the limits that you select in your policy, custom parts and equipment coverage reimburses you for the actual cash value, the declared value or the actual cost to repair, whichever is lowest.

You should know that insurance payments reflect what a car would be worth at the time of the loss, not what was paid for it, so the cost for modifications may be difficult to recoup in the event of a total loss.

The Bottom Line

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

Top Ways to Save on Your Auto 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 anti-lock brakes and airbags.
- Install an anti-theft device.
- Ask about our multi-policy discounts.

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