

# 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 KorthaseFlinn Insurance & Financial Services will discuss while creating a policy to suit your classic car.

Call our office today at (231) 582-6512 to learn more about all of our automobile insurance and personal risk management solutions.

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**KorthaseFlinn Insurance & Financial Services**  
[www.korthaseflinn.com/](http://www.korthaseflinn.com/)  
(231) 582-6512

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