



Antique and Classic Car Insurance

Brought to you by: The Heritage Group

Since classic and antique vehicles are all so different, your insurance coverage will be specific to your vehicle and how often you plan to use it. There are many considerations which you and The Heritage Group will discuss while creating a policy to suit your classic car.

Since you have purchased a classic or antique vehicle, you'll want to insure it properly, as it is an investment.

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 up to 2,500 or 5,000 miles annually. Not limited to "parades only."

Additional Coverage Options

You can also purchase these additional coverage options for more specific protection:

- 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.

Live in the past while protecting your vehicle for the future! Contact The Heritage Group today at 518-782-0001 to learn more about all of our insurance solutions for your automobile needs.

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The Right Insurance... A Better Experience