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Owning a classic car may require you to purchase a special type of classic car insurance. This special insurance is non-standard and affords the owner of a classic car optimum coverage for his investment. However, classic car insurance providers have certain qualifying factors before a policy for your vehicle can be underwritten.

In large part, [classic car insurance companies](#) define the age of a classic car as one that is at least 15 years old. In some States, a more broad definition of a classic car is used, be sure to check your state definition to ensure your car is indeed a classic.

The insurance companies have stricter requirements on [classic car insurance](#) than they do on regular vehicle coverage. Besides the age of an automobile, the insurance provider will have other prerequisites the owner must meet. The age of the driver, his driving record (with a minimum of years driving), storage of the car, and limits on annual mileage are all additional stipulations. Furthermore, the insurer will want to set an 'agreed upon' value for the vehicle .

Most states allow the insurer and owner of a classic car to decide on an agreeable value of the car. The insurance company and you will set a value on the classic car that will become part of the policy. In case of total loss, this is the amount the insurance company would pay as value of the classic car. This protects you from receiving a nominal amount as in the case of a regular policy which will use fair market value to pay for total loss.

As for the age of the driver, most providers require a driver to be at least 25 and have at least 9 years driving experience. A mandatory requirement as well is a DMV report before the [classic car insurance](#) is issued.

Mileage is another concern of the insurer, this number may vary from one company to the next, but generally it is around 5000 miles annually. Some providers will allow you to choose a lower annual mileage, which may lower your monthly premiums. Although the insurer will not regulate you driving the car to shows, clubs or hobbyist activities, you will be limited from using the car for many other purposes, including daily commutes, and commercial purposes.

Using a reputable firm that specifically deals in classic car insurance is the best way to ensure you are getting the protection and value for your classic car. Usually these specialized companies can serve you better than a regular insurance provider.