

## Car Shows and Insurance

Most people have no idea just how dangerous the idea of taking a car to a car show without insurance can be. Have you ever imagined what would happen if there was something that went wrong and there were no insurance protection in the event that the paint was scratched, the doors dented, or even the glass broken in a window?

It is best to ensure that you have plenty of insurance that will cover your needs. This may mean having additional coverage over the standard insurance that most people have on their vehicles. You should always ensure that you purchase enough coverage to cover the vehicle regardless of what occurs. This means that you need to carefully look over your policy that you currently have.

Many policies have limitations and restrictions on what they will pay, and have lifetime limits on the policy. You need to be well aware of this before you go to the car show. Take the opportunity to really carefully study all of the information in the policy to determine where your coverage is lacking. You may be able to modify your existing policy or you may need to purchase a supplemental policy to fill in the gaps. Regardless of which method you choose to take, you need to ensure that the entire amount of the vehicle is covered.

Many people make the mistake of only insuring a portion of their vehicle. You must realize that when you are dealing with car show worthy cars they are almost always valued at much greater than standard resell rates would cover. You may discover after a problem occurs that your insurance will only cover a percentage of the vehicle. This is a nightmare to discover. Always talk to your insurance agent and ensure that you have enough coverage that will pay the appropriate amount in the event of damage.

You certainly do not want to be caught off guard if your car sustains substantial scratches at the car show to discover that your car can only receive a maximum of \$1,000 in insurance money. You also need to discuss with your insurance agent if your vehicle needs to have an inspection to document the physical condition. This is often important on very expensive policies or full coverage insurance. You want to ensure that all damage is paid for, rather than the insurance company possibly claiming that damage was pre-existing.

If you shop around you should be able to cover your car for only a few hundred dollars a month, which compared to the cars that can cost as much as several hundreds of thousands of dollars is only a fraction of the cost. Choosing good insurance coverage will ensure that you are able to enjoy your vehicle all of the time, rather than being forced to pay for repairs out of pocket after a car

show. Remember, it is important to have adequate protection for your car before the car show, rather than waiting until after your car has already been damaged some how.

Most people have much more coverage than they ever need on their prized cars, but it is worth the additional money for the piece of mind that you have knowing that your treasured car will be repaired if a problem occurs. Another option that you have is discuss with the event sponsors whether they will be providing insurance to the people showing their cars. Some do offer insurance; however most do not provide coverage.

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