

# Second Strike

The Newsletter for the Superformance Owners Group

December 31, 2001

Volume 4, Number 4

## FINDING INSURANCE

### **Ross Weaver SP236 Commerce, MI**

*Ed: Many of you have asked questions about purchasing insurance. Ross Weaver has researched companies offering insurance in Michigan and passes along his research. This of course does not constitute an endorsement of any of the companies by either Ross or Second Strike. It is offered only as a starting point for your own investigation. Good work Ross, and thanks!*

Some companies have restrictions on what type of car they will cover (kit car verses replicas). The following is a quick guide to the companies that insure collector cars. I'm sure that there are other companies that provide coverage. Here are the ones that I have found.

Most of the companies have the same conditions such as pictures of all four sides, interior and engine, secure indoor storage, no current driving violations, leisure driving only, over 25 years of age, must have another principle vehicle.

In doing this research I found the annual premiums ranged from \$400 to \$1125, based on a value of \$50,000 in the state of Michigan.

#### **Grundy**

800-338-4005

Agreed value / yes

Mileage restriction / no

Deductibles / no

Car type restriction / yes (they will insure factory built replicas only)

#### **Hagerty**

800-922-4050

Agreed value / yes

Mileage restriction / no

Deductibles / no

Car type restriction / yes (they do not issue new policies for Cobra's)

#### **Parish-Heacock**

800-678-5173

Agreed value / yes

Mileage restriction / 3000 miles per year

Deductibles / \$500

Car type restriction / no

#### **J.C. Taylor**

877-468-7637

Agreed value / yes

Mileage restriction / 3500 miles per year

Deductibles / \$250

Car type restriction / no

#### **K and K Collector Car**

877-765-7790

Agreed value / yes

Mileage restriction / no

Deductibles / \$0, \$250, \$500

Car type restriction / yes (some kit cars)

#### **American Car Collectors**

800-360-2277

Agreed value / yes

Mileage restriction / 2500 miles per year

Deductibles / \$0, \$250, \$500, \$1000

Car type restriction / yes (will only cover replicas)

#### **Condon and Skelly**

800-257-9496

Agreed value / yes

Mileage restriction / 0-2500, 2500-5000 miles per year

Deductibles / \$100, \$250, \$500, \$1000

Car type restriction / no

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