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Exotic Car Insurance in Texas by Joel Maat

Article published on May 29th 2012 | Insurance

In Texas, road vehicles are required to be insured by state law to certain liability minimums. For exotic car owners, many times the minimum required liability insurance is insufficient coverage for their exotic vehicle. Exotic car insurance is geared towards the unique coverage that many exotic car owners seek, and independent insurance agencies in Houston can write exotic car insurance unique to any exotic car.

Exotic cars can be nearly any type of car, however exotic cars are generally thought of as luxury cars or sports cars from foreign companies. Exotic cars are generally fairly expensive, which means the owners of the exotic car need extra exotic car insurance to provide adequate coverage. In addition, most exotic car owners will want exotic car insurance that will cover more than just the mandated state minimum liability coverage, because the investment in an exotic car can sometimes be fairly significant. Exotic car insurance policies have much of the same coverage available as a standard auto insurance policy, such as comprehensive and collision insurance. Comprehensive exotic car insurance coverage typically covers any damage not caused by a collision, including damage from weather, vandalism, fire, and other causes. Collision exotic car insurance coverage covers damage from a collision, whether the exotic car owner or the other party is at fault.

Exotic car insurance can have maintenance clauses that also take the place of an exotic car warranty that has expired, or as in the case of some classic cars, the exotic car warranty is not available, making exotic car insurance with parts and labor coverage an attractive substituted for an exotic car warranty. Unlike a typical vehicle, the value of exotic cars is sometimes subject to opinion. Many exotic car insurance policies also must take this variable value into account, and the exotic car owner and insurance agency in Houston can agree on a value of the car. Also, since exotic cars tend to be driven less, the insurance agency in Houston can also write reduced use sections into the exotic car insurance.

Exotic car owners need specialized exotic car insurance to adequately protect their exotic car from many of the hazards on the road. Independent insurance agencies in Houston can take the time to create a unique exotic car insurance policy for any exotic car, whether it is a classic car, modern car, luxury car, or even a sports car. Independent insurance agencies in Houston can use their affiliation with multiple insurance providers to find the best exotic car insurance policy available.

Article Source:
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Boardwalk Insurance Group is licensed to write a exotic car insurance policies in over half the United States and has many other insurance solutions available through its affiliated insurance providers. For More Details visit: a https://www.boardwalkinsurance.com

Article Keywords:
insurance agency houston, insurance agency texas, insurance agent texas, garage liability insurance, garage keepers insurance

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