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Pay Less for your Classic Car Insurance by Johnjakson

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A Classic car is probably one of your most priced possessions. Taking care of this classic beauty is no childâ€™s play. It is really important to maintain and protect your classic car as they are very old and demands special maintenance. So you need to make sure that you have the right classic car insurance for your car.

There are hundreds companies who offer specialized classic car insurance to people who wants to protect their priceless possession. Finding the perfect insurance will help you save loads of money every year with your specially designed policy and you will also be able to provide proper maintenance to you classic car.

An insurance company will consider a car to be classic if it is older than 15 years. Some companies increase this limit to as long as 20 to 25 years. Every company has criteria that will define a classic car, and your car will need to meet this criterion in order to get insured under classic car insurance. If your car is not very old, it might be classified based upon its manufacturing year. It will be considered as vintage if it is manufactured between 1903 and 1933, and veteran if it is manufactured before 1903.

Not all motor or auto insurance companies can provide insurance for classic cars. Only specialized classic car insurance companies can offer you a standard policy suitable for your car. If you really have a rare and valuable classic car, it will be worthy to get insurance from a specialist provider.

Some tips to save money on classic car insurance:

1. Determine car value: the condition, model and rarity of a classic car contribute to its core value. So it will be advisable to take out a quote on your carâ€™s value before you approach insurers for insurance. While signing the deal, make sure that you are getting worthy agreed value for your car. Suppose if you have a one-off edition classic car in mint condition then it will be more worthy than standard models. So take an initial step to get true value for your classic piece.

2. Mileage: A car that does not exceed the specified mileage can enjoy discount on insurance premium. Mileage plays an important role in determining classic car premiums. You can save a lot of money if you keep your mileage lower than 10000 or 5000 miles per year.

3. Usage: A good discount can be attracted depending on the condition and usage of your car. Special insurance policies are crafted for car insurance that are not used for general transportation and are used only for display in arts shows and exhibitions.

4. Breakdown car: It is a well known fact that classic cars are prone to breakdown due to their longer life period and less robust parts. Older cars are less sustainable to hectic traffic and bad roads. You should make sure that you have a breakdown cover in your policy; this will save you from the ultimate loss in case the car breakdowns completely.

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Johnjakson - About Author:

Roger is a well known a classic car insurance author. He completed his post graduation in Arts from University of Minnesota. He started his career as a cashier and has now a car insurance artical established himself as a writer and is doing great in his field.
So, go ahead and visit http://www.classicscarinsurance.co.uk/, and find the most suitable insurance for your precious treasure.

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