



# Minnesota Classic Car Insurance Checklist

Protect your collector vehicle with agreed value coverage.

## 1. Vehicle Information

- Year/Make/Model: \_\_\_\_\_
- VIN: \_\_\_\_\_
- Condition: Show / Excellent / Good / Fair
- Agreed Value: \$ \_\_\_\_\_
- Miles per Year: \_\_\_\_\_ (typically <2,500)
- Storage: Heated Garage / Unheated / Other

## 2. Vehicle Type

- American Muscle Car
- Classic Truck / Pickup
- European Sports Car
- Hot Rod / Custom
- Restomod / Pro-Touring
- Antique / Pre-War
- Exotic / High-Value
- Kit Car / Replica

## 3. Coverage Needed

- Agreed Value: \$ \_\_\_\_\_ (not stated value)
- Liability: \$ \_\_\_\_\_ / \$ \_\_\_\_\_ / \$ \_\_\_\_\_
- Collision Deductible: \$ \_\_\_\_\_
- Comprehensive Deductible: \$ \_\_\_\_\_
- Uninsured/Underinsured Motorist
- Medical Payments

## 4. Additional Coverages

- Roadside Assistance (flatbed tow)
- Spare Parts Coverage: \$ \_\_\_\_\_
- Car Show / Event Coverage
- Trip Interruption
- Trailer Coverage
- Restoration Coverage (if in progress)

## 5. Eligibility Requirements (Confirm You Meet These)

- Separate daily driver vehicle insured
- Vehicle stored in enclosed garage
- Minimum driver age met (usually 25+)
- Clean driving record (no major violations 3-5 yrs)
- Limited use / hobby vehicle only
- All household drivers meet requirements

## 6. Minnesota-Specific Considerations

- Winter storage / seasonal layup options
- Mileage limits realistic for MN driving season
- Hail coverage adequate for summer storms
- Car show coverage (Back to the 50s, local cruises)

## 7. Questions to Ask

• Is this AGREED value (not stated value)? • What's the mileage limit? • Can I choose my own repair shop? • Are OEM/reproduction parts covered? • Is spare parts coverage included? • What about cars under restoration? • Any driving restrictions?

## 8. Documents to Gather

- Photos (exterior, interior, engine, undercarriage)
- Restoration receipts / build documentation
- Appraisal (if available, recommended for \$50k+)
- Title and registration

## Ready to Protect Your Classic?

Bring this checklist and photos of your vehicle when you call. We'll find agreed value coverage that fits.

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This checklist is for informational purposes only. Coverage needs vary. Consult with your agent for specific recommendations.