

RH Specialist Insurance Offers Advice on Winter Insurance Options for Classic Cars

To Insure, or not to Insure...?

This is a question we often ask ourselves as winter approaches. Do we let our beloved classics take a well-earned rest until spring or do we keep them insured and roadworthy, ready to take us out on a crisp winter's day for a little adventure, or to our local classic car meet for Sunday brunch?

Whatever we choose, it is worth bearing in mind that uninsured isn't always best practice especially when you consider that for as little as £25.00 RH can offer a 'laid up' insurance policy which will provide up to £10,000 worth of cover. Even for higher valued classics the premiums remain affordable and excellent value for money when you consider what the cost would be to replace your classic.

In simple terms, 'laid up' means your vehicle is not driven under its own power and is insured against damage, fire and theft.

The sensible option is to keep our classics continuously insured on a comprehensive basis. This means there are no nasty shocks should the unthinkable happen behind those closed garage doors. Even padlocks, sophisticated alarms and guard dogs can't protect our cherished vehicles from fire, roof collapse, exploding paint, rodent damage, etc.

The next best option is to, at renewal, simply reduce the level of cover from comprehensive to laid up during the winter months. This option will still give you peace of mind but you won't be able to take advantage of those dry, sunny winter days when your classic is confined to the garage until spring.

As Emma Airey, Account Executive, at RH explains: Over the years I have been dismayed to hear fellow classic car owners tell me their pride and joy had fallen victim to 'GBH in the garage'. This can take many forms – from a radio falling off a shelf onto a Capri's bonnet (necessitating a front end re-spray!) to a tin of black gloss paint exploding on a warm Autumn day over a newly restored 1920s Scott motorcycle. The Scott's fate was particularly distressing for the owner because he had spent over 6 years restoring his bike to concours condition. The restoration had just been completed and he was considering getting it insured when disaster struck. Sadly he was faced with the unenviable task of dismantling the bike and stripping every component back to bare metal before re-spraying and rebuilding. To say the gentleman in question was 'unhappy' would be a gross understatement.

To leave your classic uninsured isn't really an option for the informed enthusiast and you will still need to ensure that you have declared the vehicle as SORN.

The only way to legally avoid insuring a vehicle you're not using, and that is not kept on a public road, is to officially declare it off-road by registering it as SORN. Doing so will exempt it from the compulsory insurance requirement.

The only exception to this is if your vehicle has not been taxed, insured or driven since before 31st January 1998.

About RH Specialist Insurance

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