

Do you qualify for classic car insurance?

By Jason Okolisan
Metroland Media

Most folks in the hobby car scene are on a budget for building, maintaining and operating their secondary "pleasure" vehicle. As such, they join a car club or online forum to network, share ideas, technical knowledge and look for ways to enjoy their hobby cars without breaking the bank.

One area that a hobby car

owner can look to save on the cost of operation is through classic car insurance. For the same coverage, classic insurance can cost a quarter of what the same vehicle would cost to insure through a standard policy.

There are qualifications and restrictions for classic car insurance that must be considered before applying. There are a handful of insurance companies

in Ontario that offer classic/antique auto policies. Premiums and criteria vary however there are some general guidelines.

Do you qualify: All drivers must have a minimum of ten years continuous driving experience on Ontario, with a clean driving record (no more than two minor convictions), and be clear of at-fault accidents. You must also have another passenger vehi-

cle insured (under a separate policy) as a daily driver.

Intended use: The classic car to be insured is for pleasure use only - for hobby related activities. It is acceptable to drive the car to club meetings, shows/events/parades and to a mechanic for maintenance and repairs. Some policies are more strict than others about intended use and some will permit pleasure driving such

as a leisurely cruise on a nice day.

Restrictions: No driving the classic insured automobile to work, school, shopping or running errands. In other words, no substituting it for your daily driver. The insurance rate is much lower because the intention is that the hobby car will be driven much less than a regular use vehicle so there is less chance of accidents and claims.

ON A ROLL: Nissan and Scoot Networks have added 10 Nissan New Mobility Concept vehicles for people to use in San Francisco. The Nissan New Mobility Concept, also known as a Scoot Quad, is a 100 per cent electric, two-seater compact vehicle with a range of 40 miles and top speed of 25 mph — perfect for driving in urban areas.



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