



# Customized Vehicles Coverage

Before you customize your vehicle, it's best that you customize your automobile policy, too. Montgomery & Graham can help.

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Tel: 503-297-1330 | [mgbenefits.com](http://mgbenefits.com)

## Customize Your Automobile Policy, Too

If you're one of those people who enjoys getting more out of his/her car than just getting to your destination, you should be aware that any customizing that you do to your vehicle impacts your auto policy, too. Before you add custom paint and bodywork, it's best that you customize your auto policy.

### Custom Parts and Equipment Coverage

A basic auto policy's collision or comprehensive policy provides insurance only for the original equipment included by the manufacturer. If your vehicle has special equipment or permanently installed custom parts that alter its appearance or performance, optional custom parts and equipment coverage may be for you. Special equipment includes:

- Customized paint or decals
- Customized wheels, spoilers, suspensions or performance-related equipment
- Stereo or television equipment
- Running boards, roll bars or brush bars
- Undercarriage lighting
- Bed liners, camper shells and trailer hitches

Within the limits that you select in your policy, custom parts and equipment coverage reimburses you for the actual cash value, the declared value or the actual cost to repair, whichever is lowest.

Keep in mind, every car has a standard book value, which is used to calculate the payout in the event of a total loss. You should know that insurance payments reflect what a car would be worth at the time of the loss, not what was paid for it, so the cost for modifications may be difficult to recoup in the event of a total loss.

Riding around in style is enjoyable but carries additional risks. Before making any modifications, make sure the work you're doing does not compromise the safety of your vehicle. If you are in an accident, and the car is deemed unsafe due to non-factory reasons, your coverage may be void. Don't be caught without coverage—check with us first!

### The Bottom Line

Before you purchase those specialty rims or customize your grille, we can help you determine your best coverage options to keep your customized ride covered. Call Montgomery & Graham today at 503-297-1330 to learn more about all of our insurance solutions for your auto, home and

## Top Ways to Save on Your Auto Premium:

- Consider raising your deductible
- Keep up your good driving record
- Drive less to qualify for a low-mileage discount
- Drive a car with safety features such as anti-lock brakes, airbags, etc.
- Install an anti-theft device
- Ask about our multi-policy discounts

### The Basics

An automobile policy is designed to provide you a level of protection against property, liability and medical costs if you are involved in an accident. Optional custom parts and equipment coverage ensures that your customized details are covered, too.



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