

**Ten Tips from Grundy's Claims Department**  
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Grundy Worldwide knows that your collector car is one of your most cherished possessions, and we work hard to make sure that your vehicles have the best protection possible. While accidents do happen, we thought we might share some tips on preventing a claim. Our marketing dept. and Nicole Marketta, claims manager for Grundy Worldwide, developed the following "10 Tips" to protect your collector car.

**Tip #1:** Safety Comes First--Many collector cars are very powerful, with tons of horsepower and "umph," but when behind the wheel of a lean, mean driving machine, safety must come first. Lots of horsepower requires a lot of control, explains Nicole. She says that if you're driving a vehicle with a lot of power, you must know how to keep control of your vehicle. Nicole says that it's important to make sure that you react to the road and other drivers, while making sure your car responds in time.

**Tip #2:** Invest in an Anti-Theft Device-- "This may seem to take away from the originality of a vehicle," says Nicole, when commenting on adding an anti-theft device to a collector vehicle. "But, the pros outweigh the cons." She says that it is a smart idea to invest in an anti-theft device, whether it is a kill switch device, LoJack, or passive or active alarm system. "Which would you rather have: a car with an anti-theft device or no car at all?"

**Tip #3:** Keep a Fire Extinguisher Handy--While one may not think to have a fire extinguisher in a vehicle, Nicole says that it might come in handy one day, saving your collector car from serious damage. Keeping a fire extinguisher in arms reach, whether it's in the vehicle or in your garage while you are working on the car, is essential. "Fire can erupt in your vehicle at any time, anywhere," says Nicole. "And you may be miles away from the nearest fire department. Carry a fire extinguisher and be familiar with the directions on how to use it."

**Tip #4:** Carry a Charged Cell Phone--While Grundy doesn't encourage you to talk on your cell phone while driving your collector vehicle, we do suggest that you carry the mobile phone in case of a breakdown or accident. Nicole says that instead of abandoning your vehicle to look for help (leaving it at risk of being stolen), a cellular phone can be used to call for help, whether you contact family members, authorities or a towing company.

**Tip #5:** Check your Trunk, Hood and Doors--"Make sure your trunk, hood and doors are secure," says Nicole. "Do this before you drive your vehicle, even if you are only pulling out of your garage." She says that there have been instances when customers have called, saying that their door opened while backing out of

their garage or that their hood flew up while on the freeway. "Check on these," says Nicole. "Is there anything loose? Is your suicide door locked? Is the hood latched?" Grundy suggests that you take time to double-check these items in order to cut down on the chances of serious damage, loss and injury to you, your passengers and those with whom you share the road.

**Tip #6: Make Sure Your Emergency Brake Works--**Make sure that your emergency brake is working. Double-check the efficiency of this device, and utilize this feature when necessary. Nicole explains that there have been instances when a customer will call in, saying that their car rolled into their neighbor's yard and then into a parked vehicle. To prevent such instances, remember to use the emergency brake. "And, when at a car show, make sure you are not in gear and that your emergency brake is on before starting your vehicle," says Nicole.

**Tip #7: Be Aware of Your Surroundings--**Grundy Worldwide promotes driving your collector car by providing unlimited mileage on all of our insurance policies. But, when you are out and about, make sure your collector vehicles are parked in well-lit, safe areas. For instance, if you take your vehicle out to an elegant dinner, we suggest that you park your car away from high-traffic areas of the parking lot. "And if at a local cruise-in or a car show, watch out for any droopy trees or any objects that may appear unstable," says Nicole. "Just be aware of your surroundings, in order to prevent damage to your car."

**Tip #8: Check Your Tires--**Grundy suggests that you check your tire pressure and treads- and make sure all those nuts and bolts are tightly fastened. "I've heard of people losing their wheels!" exclaims Nicole. "And, then they go right across lines of traffic." Tire blow-outs can cause serious body damage, and the best prevention is checking your tires before taking your collector car out on the road.

**Tip #9: Perform Routine Maintenance--**"Keep your car running clean," says Nicole. "Take advantage of our unlimited mileage policy and run that engine." Regular oil changes and checking the fluid levels are vitally important to keeping your collector car healthy and safe.

**Tip #10: Insure Your Car With a Grundy Policy!--**While all of the above tips will help prevent damage to your collector car, sometimes claims are beyond your control. Accidents happen. "That's why they call it an accident," says Nicole. Insure your vehicle with Grundy Worldwide, and receive the best protection available. With the highest claims rating in the industry, Grundy provides customer care and claims service that is second to none. Grundy policies include Agreed Value, No Model Year Limitation, Unlimited Mileage, Spare Parts Coverage, Full Windshield Coverage, Trip Interruption, Towing and Labor Costs, Inflation Guard and Auto Show Medical Reimbursement. For more information, call 800-338-4005 or log onto [www.grundy.com](http://www.grundy.com)

