

# The Collector's Glove Box

by Williamson Insurance Agency

VOLUME 1, ISSUE 1

APRIL 1, 2009

## Our First News Letter

Dear Valued Clients,

Since I've visited with you all at the Kool April Nites Events last year, I have had several questions and concerns come my way on many different topics. But they are the same topics. So I thought this would be good information for everyone to have. Not just insurance, but new laws, and things going on with DMV, some new information and some old information.

Hopefully you will find it helpful.

With Regards,

Carissa Stripling  
Williamson Insurance Agency



## Legal Beagles

DMV Registrations: We've all experienced it before; you receive your auto registration renewal bill from the DMV, you promptly write out your check, seal it up, and put it back in the mail. Only for it to return a week before it's due with a note advising you don't have your insurance on file and DMV is going to suspend your registration and charge you an extra \$14 to reinstate it. Now you have a headache.

*How does this happen?*  
DMV doesn't match up your VIN (Vehicle Identification Numbers).

In 2007 DMV started requiring insurance companies to submit proof of liability for you, but they didn't exactly work out all the kinks when it came to Classic and Antique cars. The DMV computer doesn't always recognize a short VIN, so it looks for preceding zeros to make it work so it kicks it out. Another possibility is human error; a transposed digit on the VIN on either your insurance policy or on the registration.

*How do we fix it?*  
**1.** Make sure your policy premium is PAID **2.** Confirm the

VIN on your DMV renewal and insurance match the actual vehicle. If something's a miss, bring it to the attention of the office needing to correct it. **3.** Call your insurance office with the License Plate # for the vehicle; DMV tracks the registration by the license plate.

*The Best Way to Prevent It:* Mail in an ID Card. Even though insurance companies send proof of liability already, send it anyway. It won't hurt for DMV to have twice and that way

Cont. on next page.....

## Policy Reminders

Keep That Beauty Protected! We know the weather will be gorgeous soon and it's the time of year to show of your collector car, but don't forget to protect it. To keep it safe from theft, weather damages (or even nature's wonderful creature: the bird); remember to keep your car in a fully enclosed and locked garage or similar structure when not in use. The insurance companies all require it.

Toy trailers are great for traveling with your car, but we've all heard the stories of trucks pulling right up to the trailer, hitching it up and hauling it away. Trailers are not the best way to store your car.

You pay your premiums every year and we don't want any claim to ever be declined because you forgot to lock it up at night. Don't Forget!

"We Card Under 26 Years of Age" Don't forget; most Classic Auto Companies have a very strict rule about operators under 25 years of age or less than 10 years of driving experience. Grundy Worldwide requires drivers to be at least 25 years old, Classic Collector by Infinity requires 10 years license experience (26 years old at the minimum). Hagerty has the same rules, but a few exceptions. We suggest contacting your agent to review any concerns more thoroughly.

Cont. on next page.....

### Williamson Insurance Agency

2727 Bechelli Lane  
Redding, CA 96002  
Phone: 530-222-8650  
Fax: 530-222-8867  
License # 0F17074

Your Local Family  
Owned and  
Operated Agency  
since 1976



We're on the web:  
williamsoninsurance  
agency.com

**Legal Beagles cont.....**

it goes with the license plate #. Hopefully we'll get to the point where we won't have to mail or fax it in anymore, but until then, we don't want anyone having to pay reinstatement fees or get a ticket for suspended registration when they had coverage all along.

**Seat Belt Laws** In the State of California all vehicle occupants must wear safety restraints as we all know. Modifying your perfectly preserved Ford Model "T" to comply would be devastating to the car and its value. The Legislative Branch and California Highway Patrol have confirmed that if your vehicle was never equipped with them when manufactured you're not required to install them on your vehicle.

There are a few key points to remember about the law though:

Any restraints installed after the original manufacturing of the vehicle must be worn and maintained, even if the vehicle wasn't originally manufactured with them. Rule of thumb: if it's there, it better work and be worn by drivers and passengers re-

gardless of age. If you get a seatbelt ticket and ask a judge to throw it out on the basis that the car wasn't made with them originally, they're probably going to laugh at you.

Replica, Kit, or Special Construction vehicles manufactured or completed after 1960 are required to have them in accordance with the Restraint Manufacturing Law. And last; any occupant under the age of 16 must wear a seatbelt no matter what vehicle as well as abide by the appropriate child safety seat laws. The passenger won't get the ticket; the driver will.

CHP strongly suggests that driver's install and use passive restraints. These are proven safety devices.

Just remember that these are California Laws, other states may be different. So be careful when you travel out of state; then you are subject to that's state's laws.

If you would like to review any of the Vehicle Codes, please visit [www.leginfo.ca.gov/index.html](http://www.leginfo.ca.gov/index.html) and look for 27000 series of the Vehicle code or contact the CHP for specific questions.



Specializing in complete fiberglass fabrication of car audio systems to everyday CD player installs. Audio Illusionz is the largest specialty car audio store north of Sacramento with a 5000 square foot facility dedicated to just audio, video and vehicle security.



2660 Hartnell Ave, Redding, CA 96002  
across from the Hen House  
Monday - Friday: 9am-6pm  
Saturday: 10am-5pm  
530-223-3163

**Policy Reminders cont.....**

**Coverage Extras: Towing** Don't forget there are lots of policy extras built right into your coverage package. Besides having zero deductibles in the event of a claim; most carriers having towing and roadside assistance coverage.

**Grundy Worldwide** - Submit tow receipt for reimbursement

**Hagerty** - Call the toll free number on the back of your card for assistance.

**Classic Collectors by Infinity** - Call the toll free number on the back of your card for assistance. They utilize flatbed tow trucks to transport your precious cargo.

Ask an agent for more info on your specific coverage.

**Inflation Guard** Most Collector car policies have an inflation guard feature to protect the value of your classic/collector vehicle. The Agreed Value will automatically increase each renewal by approximately 3% to 6% to keep up with the rising value of the vehicle. If you choose not to increase it, make sure you contact our office to maintain the same value.

**Our New Classic Auto Agent**

To help ensure we always have an agent to help with your Classic/Collector Insurance needs, we have decided to bring on another agent. Tana Williamson will be specializing in Classic and Collector Insurance also. So be sure to "Hi" when you see her around.



Bruce Williamson's 1967 Corvette StingRay

**Our Staff:**

**Troy Porter** Office Manager  
Personal Auto and Property

**Tana Williamson**  
Home, Personal Auto and Classic Auto

**Carissa Stripling**  
Commercial and Classic Auto Specialist

**Wade Williams**, LUTCF MetLife  
Financial Services Representative

**Denise Truax**  
Customer Service

**Emily Aaserude**  
Customer Service

**Jim Berry**  
Health Specialist

**Mike Doerschel**  
Commercial Specialist

2727 Bechelli Lane, Redding, CA 96002  
(530) 222-8560  
License # 0F17074