

PROTECTING YOUR COLLECTOR CAR AT HOME

COMMON-SENSE SOLUTIONS
TO COMMON CAUSES OF LOSS



We all have insurance for the same reason:

to protect us in the case of a loss. And if you do have a loss, that insurance will help you repair or replace your vehicle. However, we all know how much simpler it is to avoid that loss in the first place. Time and experience have proven that collector cars are more likely to be damaged at home than at all other locations. Whether that loss is due to rodents, falling objects or fire, careful attention to how you garage your vehicle can really make a difference. This brochure addresses how you can make your cars safer with very little effort.

GARAGES AND STORAGE BUILDINGS

Collector cars are frequently damaged while garaged or stored, and there are simple techniques that can be applied to reduce the exposure to damage. The environment that you create for your vehicle is the major factor in reducing the likelihood of a loss.

Building Basics

Buildings used to store vehicles should be of sound condition to withstand snow loads and to prevent wind, rain, snow and sleet from entering the structure.

Any water leak can easily cause damage to bright work and paint, particularly if the leak is constant and always hits the car in the same spot.

It is best if the building can be seen from the road or from your house if it's on your residential property. At the same time, shrubs should be trimmed back so they can't be used by intruders attempting to break into the building.



Rodent Alert

Automobile storage buildings should also have solid floors, preferably of concrete or tile over concrete, which will help the building resist rodent and insect intrusion and/or infestation.



Rodents and insects can cause damage to a structure and weaken it, just as they can cause upholstery or mechanical damage to vehicles. Simply keeping windows rolled up, convertible tops erected and covers on vehicles can help reduce the number of points through which vermin can enter your cars. Never leave food and clothing in cars as they can provide vermin with meals and nesting materials. Regular inspections and treatments from an exterminator are also important preventative measures.

If you think you have a rodent problem, be sure to consult an exterminator immediately or set traps. Remember that turning the family cat loose with your collector cars could cause as many problems as it solves.

Falling Objects

Much of the danger to your vehicle comes from the other items stored in your garage or storage building. Rakes, shovels, lawn furniture, bicycles and anything else hanging on the walls or leaning against them can be a threat to your cars. Tools, chemicals and lumber can easily fall from racks and shelves and are frequent causes of collector car loss.

Maintaining a “clear” space of 3 to 5 feet around each car and not storing items above a vehicle are obvious precautions to reduce the possibility of damage.

Window Safety

In the event of a severe storm or vandalism, objects can fly through the glass in windows or in outside doors.

To protect your collector car from intentional or unintentional flying objects from outside your garage, it's best to position vehicles away from windows and glass doors. As an alternative, windows can be fitted with internal or external shutters.

Even if a flying object or an intruder doesn't come in through a window, prying eyes and sunlight can. Closed blinds or shades can keep sunlight from fading paint or fabrics and can extend the life of your car cover. It's also better that neighbors and strangers don't know what's inside your building.

If You Pack Them In . . .

Sometimes the cause of damage can be another vehicle stored in the same garage. If cars are moved in and out of the garage frequently, there is increased risk to all the vehicles.

Ensure that there are always several feet between vehicles, and consider reducing the number of vehicles stored in a building in order to reduce the risk of damage. If you do have vehicles parked close to each other, it's always a good idea to have another person assist you when moving cars in and out of a structure.

Always position cars so they can be moved easily in the event of fire or natural disaster. If possible, back them in to ease pulling them out quickly.

A Pet-Free Zone

Much of the damage to automobiles at home is caused by pets. Cats love to climb on warm cars, and dogs are so eager to see their masters that they'll often jump against the car door to greet their owners. Pets can also knock down objects that can easily fall onto cars.



Domestic animals should be kept out of garages and other buildings used to store cars. Doors and windows should be kept closed to prevent both domestic and wild animals from wandering in. Some car owners even have pet doors leading into the garage, but this should be avoided at all times.

FIRE SAFETY

It's much easier to prevent a fire than to extinguish it. Being aware of the factors that increase the possibility of fire can significantly reduce the risk.

Proper storage of chemicals, and refuse collection and removal are the easiest issues that can be addressed.

Fire Extinguishers

Regardless of the storage conditions or type of garage facility, having fire extinguishers on hand is always a good idea. In fact, it makes great sense to have one in every collector car and others mounted nearby. All fire extinguishers should be fully charged at all times. It's important to have them checked at least once a year.

ABC-rated dry-chemical fire extinguishers are readily available and will work well.

Chemical Safety

Chemicals such as solvents, thinners, paints, gasoline and other flammable liquids don't mix well with fire. In addition, used improperly or around a vehicle, they can damage paint finishes.

All flammable chemicals should be stored in standard cans that are Underwriters Laboratories (UL) listed and approved. Larger quantities of flammable chemicals should be stored in a flammable liquid storage cabinet approved by UL. It is best to keep the minimum amount of dangerous chemicals, if they are needed at all.



Safe Waste Storage

Waste or wiping rags can be a significant source of fire. Rags improperly disposed of can spontaneously combust. Rags should be disposed of to an exterior location daily, or a UL-listed container should be available for use within the structure.



The Solvent Solution

Overspray of solvents used for parts cleaning can both damage finishes and cause a fire hazard if used inside on a bench or floor. Parts should only be cleaned in the garage in an approved UL-listed parts washer. Otherwise, all parts cleaning should be done in another location.

UL-listed storage containers and UL-approved parts washers all control the flammable vapors emitted and lessen the potential for accidental spills and fire.

Heaters

Portable heaters also pose a hazard, especially if chemicals are being sprayed or stored nearby or if welding equipment is being used.

If at all possible, the use of portable heaters should be avoided. However, if they must be used, be sure to keep a safety zone around them and ensure that chemicals and other flammable materials are not used or stored nearby.

The best way to heat a garage is with central heating, whether it is part of your home's heating system or if there is a separate furnace or heating unit within the building or room. Not only will such a heating system reduce the chance of fire or fumes compared to a portable unit, it will reduce the temperature changes that can cause damage to paint finishes and leather or vinyl interiors.

WORK AREAS

Many home garages have work benches for all kinds of projects. They will usually have a vise and can be used both to repair household items and to refinish parts for collector cars. However important, that bench work can often pose a threat to your cars.

It's an excellent idea to isolate the work bench from the car storage area. This will protect your cars from overspray, solvents and flying objects.

ALARMS

Burglar alarms, smoke or heat detection units, and fire sprinklers may not prevent incidents, but they do offer a first line of defense and can often reduce the loss considerably.

You can opt for systems that sound alarms on your property, are monitored by a private security or alarm company, or go directly to a police or fire station.

Most private homes or garages don't have sprinkler systems, but they are excellent at stopping fires before they are out of control. Your local fire prevention company can help evaluate your need for sprinklers, and ensure your alarm systems and fire extinguishers are in good operating condition.

These simple suggestions take relatively little time and energy to implement. They are also excellent tips to help reduce the risk of loss to your collector cars and garages. However, one of the most important things you can do is to check on your car frequently – whether it's across town or in an attached garage. Open the hood, check the interior and in the trunk, and be on the lookout for vermin. And if you can, it's an excellent idea to start it every month.



Hagerty is the premier source for safety and protection information about the collector car hobby. For more information on enhancing your collector car ownership experience, log on to **www.hagerty.com** or call **888-310-8020**.



Collector Car Insurance™

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