

COLLECTOR VEHICLE INSPECTION BASICS



Although there are professionals in the collector world who specialize in inspecting and appraising vehicles, this handy resource is designed to help you come to your own conclusion about how good a collector car really is and whether it's right for you.

DETERMINING YOUR NEEDS

The collector vehicle marketplace is full of choices. Some people buy their collector vehicles to drive them, and others engage in the more serious business of shows and awards.

If you plan on showing a car, you should look for pristine condition and original equipment and specifications. However, if you simply want to drive the car, an attractive vehicle with sensible modifications or upgrades might be just what you need.

Only you can make these choices and then decide what collector vehicle to buy. It's worthwhile spending some time going to shows, looking through magazines, researching availability and talking with owners before taking the step toward buying.

NETWORK KEYPOINT 1

Know as much as you can about a specific make or model of vehicle before you ever look at the first one.

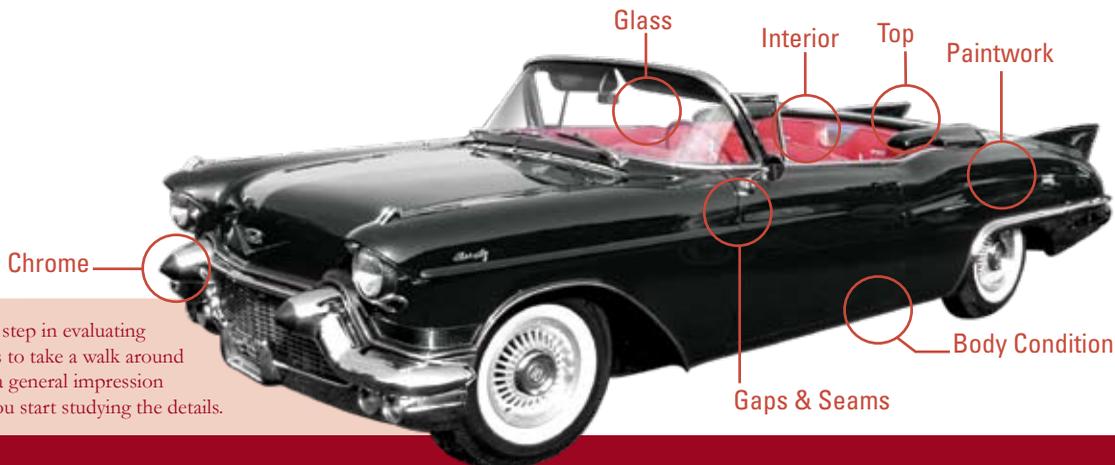
There are many valuable resources to help you with your potential purchase. Do your homework by talking to club members and/or owners of other cars for sale, join an online chat room or forum, and discover what the “buzz” is about on your potential purchase. Valuation guides can be a huge help, although you shouldn't live and die by the numbers. You might be willing to pay a premium for just the “right” colors or equipment, or perhaps finding an example close to home or from a trusted seller. By choosing the right collector car for you, the experience will be a rewarding one. Once you've decided what you want and located a prospective car, here are the next steps in learning how to look at a car like a pro.

A detailed checklist that you can take along with you is included at the end of this pamphlet. If you would like additional copies, please visit www.hagerty.com/library in the “Freebies” section or call the “ask hagerty” concierge at 888-310-8020, menu option #3.

TAKE A COMPREHENSIVE LOOK

Before looking at the details of any car, take a slow walk around it. Don't take notes; just study it for a few minutes and let the overall impression of the car sink in.

Look deep into the paint and study the reflections. If they're uneven and wavy, you'll know that either preparation or application of the paint wasn't to the



The first step in evaluating any car is to take a walk around it to get a general impression before you start studying the details.

highest standard. You'll also want to spend a few minutes on the interior. The best way to do that is to sit down and let your eyes do some roving. If nothing jumps out at you, the car's interior may be pretty good. But if the car doesn't sit level, creaks or squeaks when you sit in it, or if you see major inconsistencies in fit, paint or general presentation of the car, it may be a sign that something is wrong.

NETWORK KEY POINT 2

Never rush when examining a car. Start by walking around it to get a general impression of the vehicle. Then take your time and look at the details. If you rush, you'll probably have plenty of time to regret it later.

It's now time to pull out the magnet and hand-held flashlight that you should always have with you when examining a car. The flashlight will help you look into nooks and crannies, and that magnet is a great tool in your search to uncover fiberglass panels and large amounts of plastic body filler in steel-bodied cars.

FIT AND FINISH

Preparation and Gaps

- Do the door, hood and trunk gaps look the same on both sides of the car?
- Run your finger along the seams. Are the gaps larger in some places and smaller in others?
- Are the irregularities visible to the eye?
- Are there visible scratches or sanding marks beneath the paint?
- Are there bumps or rough edges?

Paintwork

- Does the quality of the paint match the quality of the bodywork?
- Does a look from 10 feet away tell you the same story as a close-up view?

- Is there a match from panel to panel both in the color and the texture of the paint indicating paintwork at different times?
- Is there dust in the paint, or orange peel (a condition where the paint is slightly textured, like the skin of an orange)?
- Are reflections in panels uniform or distorted? Distortion can mean poor preparation beneath beautiful paint.
- Is paint overspray or evidence of masking lines apparent?

Rust

- Is there rust on the car's lower extremities? Look under the doors and in the bottom of fenders and rear quarter panels.
- When you gently place your magnet against each panel, does it stick at the same rate all over the car? Sticking at different rates could indicate filler over rust or other body damage.
- Have you examined the depths of the trunk and looked under the car and at the frame?

Even if you don't have access to a lift, be sure to look under a car for rust, poor repairs and leaks.



NETWORK KEYPOINT 3

Always be sure to look underneath a car in several places to check for leaks, rust and accident damage. Taking a piece of carpet or cloth to lie on will help keep your clothes clean.

GLASS & TRIM

Glass

- Are there scratches or chips in windows and windshields?
- Is all glass properly fitted in the window channels or seals?
- Are the window and windshield gaskets pliable, or are they gummy and hardened and likely to need replacement?

Chrome

- Is the chrome trim bright and shiny in all places?
- Can you see pitting or spots?
- Is the chrome starting to look cloudy or is it beginning to peel?
- If you buy the car, will you have to tackle extensive and expensive chrome work?

Tops

- Is there shrinkage, cuts or excessive wear in the convertible or vinyl top?
- Is it made of the proper material – cloth or vinyl – with the correct grain?



A good interior is all about details. Bad panel or carpet fit or the wrong materials can detract from the overall appearance of the car.

INTERIOR

- Has the interior been replaced or is it original?
- Is there excessive wear or is the interior in good condition?
- Is the interior clean and free of stains or water damage?
- Are the seats and door panels of the correct type and pattern?
- Is the interior color correct for the exterior color of the car?
- Is the carpet the correct type and color?
- Are all the pieces properly fitted with the correct hardware?

ENGINE & DRIVETRAIN

- Is the engine compartment clean?
- Has the engine bay been detailed?
- Are the engine and engine compartment colors and details correct for the model?

Although glass and chrome may seem relatively minor parts of a car, high-quality plating is incredibly expensive and many windshields are virtually impossible to find.



- Is the engine of the correct type or number?
- Are the major components such as carburetors and generators correct?
- Has the electrical system been upgraded? Many owners use alternators or may even add electronic ignition or air conditioning.
- Does the transmission appear to be correct and original to the car?

WHAT'S OUT OF PLACE?

- Does the car have an original or correct type of engine?
- Is the transmission the correct type and model?
- Has the electrical system been modified or updated, including such items as an alternator, air conditioning and other power accessories?
- Have major mechanical or chassis upgrades or modifications been made?
- Is the radio a modern AM/FM with a CD player, or is it the original unit?

- If it does have a modern unit and you prefer original, what will it cost to restore it to the way it left the factory?
- Are the wheels of the correct type and size?
- Does it have radial tires? Many owners prefer modern tires and are willing to sacrifice originality for safety.
- Does it have seat belts? Most clubs and event organizers don't remove points for seat belts, although they should be of a period type and style.

NETWORK KEY POINT 4

If you're not sure about whether a component or detail is correct, ask the owner or conduct additional research.

ON THE ROAD

If possible, be sure to drive the car that you're thinking about buying. It's a good idea to drive the car on a variety of roads at different speeds. Accelerate, brake and corner, and then ask yourself the following questions:

- Is the car what I expected? Does it accelerate and decelerate smoothly without backfiring? Are there any unusual noises from the engine, transmission or brakes, or peculiar smells coming from under the hood? Do you fit well in the cockpit and are the controls manageable?
- Does the car track correctly? In other words, does it pull to one side when cruising or under braking? Such a condition could be as simple as an alignment issue or a warped brake rotor. It could also indicate severe frame damage.
- Is the car difficult to handle at highway speeds? Does the steering wheel vibrate or bind?

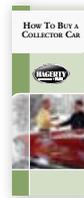


NETWORK KEYPOINT 5

Always test drive a car if possible. If something doesn't feel right to you, either follow your instincts or get another opinion – preferably from a specialist familiar with that type of car.

When test driving a car, be on the lookout for the unusual and out of place. Go with your instincts. If you don't like the way a car drives or something feels funny, there's likely a problem. Again, if you have your doubts, get another opinion.

Now that you know just how good the vehicle is, you need to determine what it's worth to you. The best way to determine value is to watch the market through auctions, buyer's guides and classified ads. Based on the average selling price of a vehicle, you can decide whether the one you've just inspected is better or



worse than those documented as changing hands. For more information about valuing a vehicle, see *How to Buy a Collector Car*, which you may request by calling 888-310-8020, menu option #3, or you can download a copy on the “Freebies” section of www.hagerty.com/library.

WHAT'S WRONG WITH THIS PICTURE?

It's always a good idea to look at all the details of a car very carefully. But you'll also need to tie all that information together. Subtle things like noticing that a car sits lower on one side could indicate suspension trouble or accident damage.

Another thing to consider is if the quality of the exterior matches the interior condition, the chassis and the state of the engine compartment. What if the paint and chrome look great, but inside there's a musty smell and patches on the seats? Did someone buff or paint the exterior hoping that the potential purchaser would ignore what's inside? How about a car that looks great on the outside, but has a filthy and leaking engine bay and a chassis that is coated in grease and rust? These cars are often referred to as “restored for resale.” Any potential purchaser should be wary, as mechanical, electrical or other physical issues might loom large. Would spending your money to fix this car cost more than a better example?

When you're looking at a car, if you think you're over your head, don't hesitate to bring in professional help. That can be particularly important if a car's seller tells you “they all do that,” or if you just can't be sure about some aspect of the car's condition. Spending a few hundred dollars upfront for an expert opinion can save you thousands of dollars and many surprises later.



NETWORK KEY POINT 6

If one aspect of a car looks fantastic and another area is in poor shape, it's often a good sign that a car has been "restored for resale." Whether looking at a restored or an original car, the consistent condition of all areas is always a good sign.



TAKE A DEEP BREATH

Owning a collector car is all about having fun. Finding the vehicle that suits your needs and desires should be fun as well. One of the best ways to keep your hobby fun is to exercise great care in evaluating any potential purchase. Although this pamphlet is by no means fail-safe, following the basic tips and using the checklist is an excellent start to making a careful purchase that will give you many seasons of enjoyment.

VEHICLE INSPECTION CHECKLIST

One of the best tools you can have when you inspect a car is a checklist. When you evaluate each car by the same standards, it's much easier to make a final decision with which you'll be satisfied.

VEHICLE INSPECTION CHECKLIST

EXCELLENT
GOOD
FAIR
POOR

VEHICLE DESCRIPTION

Year: _____
 Make: _____
 Model: _____
 VIN/Serial Number: _____
 Color: _____

OVERALL

General appearance
 Driving impressions

BODY

Panel gaps
 Scratches visible beneath paint
 Bumps or rough edges
 Wavy panels
 Evidence of body filler
 Signs of rust
 Correct body contours

PAINT

Gloss
 Smooth texture
 Grit in surface
 Correct color
 Bubbles or lifting
 Scratches or swirls
 Overspray
 Match between panels

GLASS & TRIM

All glass present
 Condition of glass
 All brightwork present
 Condition of plating
 Condition of rubber seals/trim

TOP & INTERIOR

Fit of top
 Top fabric
 Interior condition
 Authentic materials
 All correct equipment
 Instruments and controls

UNDERCARRIAGE & SUSPENSION

Overall condition
 Evidence of rust or accident
 Condition of wheels and tires
 Condition of exhaust system
 Correct wheels and tires
 Condition of wheels and tires
 How the car sits

ENGINE & DRIVETRAIN

Correct components
 Cosmetic condition
 Belts and hoses
 Running condition
 Modifications
 Non-original repairs
 Electrical components and lights
 Transmission
 Brakes

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 **800-922-4050**.



Towing & Benefits Program

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