

# MONEY SAVING Kit-Buying Tips

## Some Ideas, Proven Methods, and How to Get a Good Deal

By Corey Rudl

**S**aving money on a kit car project is important. Here are some tips on how to pick the right kit and how you can keep a few dollars in your pocket while building your dream car.

**1.** Everyone has their own idea about budget, quality, service, authenticity, and installation expectations. The right kit for your neighbor might not be the right kit for you. Every kit and each manufacturer is different; each has its advantages and disadvantages. Be honest with yourself when you decide how you're truly going to use your car. Too many people fall in love with their dream car and forget to consider the practicalities. For example, if you plan to drive the car daily, or use it to make grocery runs, then forget about a Countach replica. It takes about a minute and a half just to get in and out of the tunnel called the driver's seat and there's no room for groceries.

**2.** Don't let the authenticity of the kit be your biggest concern. When buying a replicar, many people are too focused on getting the kit that's closest to the real McCoy. There are many more important considerations to be taken into account when purchasing a kit, such as the quality of the kit and customer service. You'll

find that many kits can be easily altered to make them more authentic looking. It doesn't matter if the kit is a perfect replica if you have poor quality fiberglass or an inaccessible manufacturer. The time wasted and the aggravation will be immeasurable. Besides, how many car experts out there can distinguish a good replica from an original, unless the two specimens are sitting side by side.

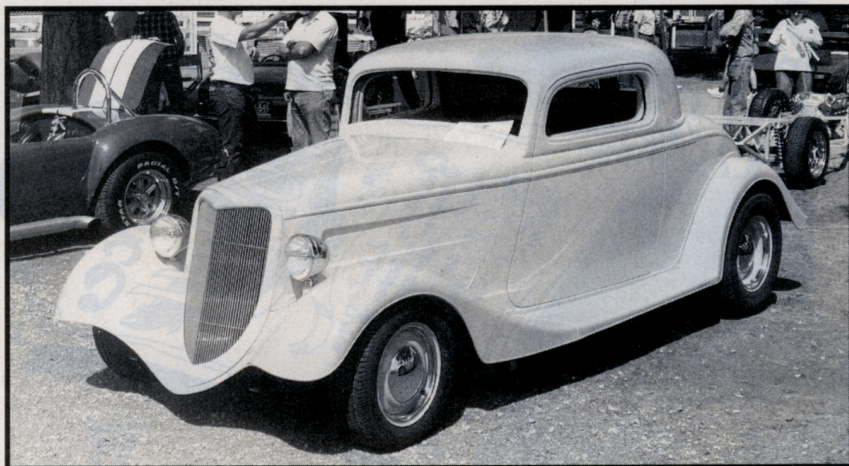
**3.** Don't be swayed by fancy, color brochures. Beautiful brochures don't guarantee that the company is reputable. We've even seen photographs of real cars standing in for replicas in company literature. Many small kit car manufacturers may not have the marketing savvy of bigger com-

panies, but that doesn't mean the quality is less.

**4.** Don't fall for the myth about hand-laid fiberglass. The chopper-gun and hand-laying methods of molding fiberglass are equally strong. Most manufacturers use hand-laid because the company's operation isn't big enough to support using a chopper gun. Also, chopper gun is a bit more technical and requires consistent, continued use for the operator to maintain his skill level. The key to the quality of the fiberglass is the person laying it.

**5.** Double the recommended completion time if you're a first-time builder. This is especially true if you like everything "just right." Estimates of average building time are usually overly optimistic and more appropriate to the time it would take a professional to assemble the kit. Professionals build cars every day and know how to do it fast. Having an air compressor, power tools, and the proper work space also help to decrease completion time.

**6.** Ask the manufacturer every question you can think of. Write down all your questions ahead of time. Be straightforward about differences between the company's product and specific competitors. And make sure you do the same with the competitors; hear all sides of the



Show cars are often the work of professional builders, so it's a good idea to thoroughly check out your favorites then visit the factory to see how they go together and to check out the quality of the parts.



mon for companies to impose limitations on mileage and the kit car's use as a daily driver. Limited mileage plans can typically range from 2,500 to 7,500 miles per year, but custom options can tailor that aspect to the insured's needs. Often there are restrictions requiring that drivers be 25 years old or older to keep the rates low.

Those companies also tend to be more understanding when it comes time to make a claim. The specialists recognize the uniqueness of your car and realize that some of the components are out of the mainstream and may require special circumstances to repair.

It's a good idea to check with your regular insurance companies, agents, brokers, or underwriters to see if they've begun to cover kit cars. Many of the big companies are now beginning to realize the potential profit in insuring specialty cars. These companies may still be leery about unknown (read high-risk) factors connected with specialty cars, so their policies may contain more elements than policies issued by specialist companies.

When setting rates, mainstream insurance companies consider not only the value of the vehicle, the driving record, and the miles on the odometer, but also the car's physical attributes. For example, a higher premium will be charged for a convertible or a two-door than for a sedan. We've even heard of some insurance carriers using class ratings based on engine size (not horsepower) and body style. It's not uncommon to pay a higher premium with a 300hp modified 2.6L V-6 than for a car powered by a 200hp V-8. As we've said, they just don't

## SIDEBAR

### Answer The Questions

**B**efore embarking on the insurance quest, we suggest that you take some time to review the following questions. They address the information that brokers, insurance agents, and underwriters will likely ask in preparing an insurance quote. Having the information handy can expedite the process.

**What's it worth?** To determine the value of your finished kit car, at least as it applies to getting insurance, you'll need to have it appraised by a recognized vehicle appraiser in your area. Such specialists can be found in the *Yellow Pages*, at specialty car dealerships, and through the car's manufacturer. An appraisal is of the current market value and doesn't include your construction costs. You may also need the appraisal when you register the car since some states tie the value of the car to the fee structure.

**How much are you going to drive?** Some insurance companies insist on a limited-mileage policy while others will offer more flexibility. This is one factor that can greatly lower, or elevate the premium cost. Be realistic when determining how much your car will be driven. It's not uncommon to put only 1,000 miles on the odometer in a year.

**How's that driving record?** It's important to know (not guess) your driving infractions over the recent past. Insurance companies usually verify your record when you apply for a policy. If your information and that from the DMV differ, you are in jeopardy of losing the policy or seeing your insurance premium jump 20-30%.

**What kind of car is it?** Knowing how to present your specialty car to the insurance company will help immensely in getting the proper coverage. Does it employ a Mustang donor car and is registered as a Mustang since the platform and drivetrain remained intact? Is it a Fiero reboddy and registered as a Fiero? Is it registered as a home-built car, kit car, or street rod? Each state's registration requirements are different. What can be registered as a '56 Porsche Speedster in Oklahoma, has to be registered as a kit in Colorado. It's a good idea to register the vehicle before you hit the telephone to look for insurance coverage.

understand.

Kit car clubs are another excellent source of insurance information since the members are frequently on the hunt for a better deal. Often a company will offer special coverage policies to clubs as a volume-membership discount. Chances are someone in a club has unstuck the red tape, found a great insurance deal, and is willing to share the information. **KC**

## SOURCES

### Condon & Skelly

Dept. KC  
121 E. Kings Hwy., Ste. 203  
Mapleshade, NJ 08502  
800/257-9496

### Heacock Insurance Group

Dept. KC  
222 E. Lemon, Ste. 101  
Lakeland, FL 33801  
800/678-5173

### Metro Agency

Dept. KC  
32646 Five Mile Rd.  
Livonia, MI 48154  
313/522-3900

### Parish Insurance Co.

Dept. KC  
P.O. Box 158598  
Nashville, TN 37215  
800/274-1804

### Sneed, Robinson, Gerber, Inc.

Dept. KC  
6645 Stage Rd.  
Memphis, TN 38184  
901/372-4580

### Tri-State Insurance Co.

Dept. KC  
1 Roundwind Rd.  
Luverne, MN 56156  
800/533-0303

