

ARE YOUR SPARE PARTS COVERED?



By Emma Airey, Account Executive, RH Specialist Insurance

Here's another great benefit from RH Specialist Insurance!

Running a classic car isn't like running a modern. Sooner or later you're going to need to replace a part – and we all know that classic spares are not what you might call easily found on the shelves at your local Halfords.

Original equipment parts in particular are a fast diminishing and finite resource. The amount of effort required to find and acquire them is reflected in their escalating value. Unfortunately, less scrupulous members of society have also cottoned on to the value of classic spares and are targeting them as a quick and largely untraceable way of making money.

The great news for RH Specialist Insurance clients is that spare parts cover is a standard benefit of the RH offering. Providing they're kept in a locked building at the home address (or another address agreed by ERS), spare parts belonging to the insured vehicle are covered up to the value of that vehicle. Steve Neathey, Secretary of the Austin A30-35 Owners Club, recently had reason to be grateful for this key benefit when his precious cache of Austin spares was destroyed in a garage fire.

"I've been insured with RH for decades and honestly didn't realise I could make a claim under my classic vehicle policy for the loss of my spare parts," he said. "I originally approached my household insurer but although they covered the cost of re-building and the tools contained within the garage, they wouldn't pay for any vehicle parts or accessories. I just happened to meet Emma Airey, RH's Account Executive, at the NEC show, and told her I was unhappy that I couldn't claim for my A30's lost spare parts under my household policy. Emma immediately told me to put a claim in with RH. As good as her word, she put me in touch with RH's claims team the day after the show and I'm now claiming for the value of my old spares as per the standard terms of my policy!" RH knows that building up a stock of essential spares is a vital element in classic car ownership.

Emma says *'it's important to compare benefits when shopping around for specialist vehicle insurance. Under the RH policy your cherished spares are automatically covered up to the value of the vehicle they belong to – providing that vehicle is insured with RH and the spares are securely stored.'*

Call RH now on **0333 043 3911** or email **classicuw@ers.com**.

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