

Pimped Out Rides

We all are aware of the special concerns that are related to parenting. One particularly stressful event is when our children grow older and become drivers. The stress increases as they evolve from part-time drivers of their parents' cars to full-time operators of their own autos. Fortunately, you have already handled your young driver's coverage need for injury or damage that he or she could cause to other people. However, are you sure that their car is also properly covered....especially in this age of "pimped-out" vehicles?

If you're not familiar with the term "pimped-out," it's slang and refers to autos that have been specially customized for flash and performance. Many young drivers are embracing the concept and it can have an affect on their coverage. Even if you bought insurance to cover damage caused by collision or other sources of loss to your child's car, it might not be enough. That protection is based on the car's value according to the way it was manufactured. If hundreds or even thousands of dollars worth of additional features have been added to the car, there won't be enough coverage to handle any significant loss correctly.

"Pimped-out" cars may merely have a special paint job or could involve a complete vehicular makeover. Some features that can be part of the process include:

- flashy custom paint jobs (including murals)
- custom hub caps (including spinners or motorized caps)
- mirror-finished chromed parts and features (such as special tail pipes)
- window tinting
- re-upholstered seats (such as leather and/or embroidered)
- decorated dash boards
- special floor mats
- hydra-pumps
- special hydraulic pumps or shock controls
- body cut-outs (roofs, doors)
- custom electronic sound systems
- special navigation equipment
- DVDs, computer equipment

Why not take a fresh look at your child's "ride" and call the (agency name) to talk about "pimping out" their insurance coverage?

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