OpenRoad™

How We Compare vs. Standard Auto: The Choice is Clear

Standard & bundled auto insurance coverages are built for daily drivers, not classic and modern collectible vehicles. OpenRoad coverage is different and includes many protections not available with your standard insurance, the protections you need.

Coverage	Description	Standard Auto Insurance	OpenRoad
Auto Liability Protection	Protection if you unintentionally cause damage or injuries to other cars or people while you're on the road.	✓	✓
Uninsured / Underinsured Motorist	Protects you if you're in an accident with a driver who does not have insurance or when the at-fault driver's insurance is insufficient when it comes to covering the damages.	✓	✓
Personal Injury & Medical Payments	Coverage that pays for medical expenses and, in some cases, other costs resulting from a car accident, regardless of fault, primarily in no-fault insurance states.	✓	✓
Comprehensive & Collision	Covers damage to your vehicle from theft, vandalism, natural disasters, or falling objects, as well as from collisions with objects, likes cars, a trees, or a guardrail.	✓	✓
Collector Vehicle Expert Support	A team of auto enthusiasts, like you, to guide you through every aspect of your auto insurance.		✓
Agreed Value Coverage	Covered vehicle value based on the vehicle's rarity, condition, and historical significance.		✓
Repairs with OEM Parts	In the unfortunate event of an accident, we cover repairs with OEM parts, preserving the authenticity and integrity of your ride.		✓
Shop of Choice Repairs	If your vehicle sustains covered damage, your OpenRoad policy allows you to hire the shop of your choice to oversee the repairs.		✓
Tools & Parts Coverage	Our base policy includes up to $1000 in coverage for direct and accidental loss or damage to spare parts as well as $250 in coverage for your car cover or car bra.		✓
Evacuation Expense Reimbursement	Helps with the costs of moving and temporarily storing your covered vehicle during a hurricane or similar events - Up to $1500 per incident and for up to 180 days.		✓
Vehicle Under Construction Coverage	This endorsement protects vehicles being built or restored, covering both their increasing value and offering coverage for automotive tools.		✓
Roadside Support Reimbursement	Reimbursement for emergency support services covers towing and labor costs when your classic is disabled, up to a $150.		✓
No Deductible Windshield	If the windshield gets damaged, your policy covers the entire cost of the repair or replacement, without requiring you to pay a deductible.		✓
Limited Fraud Coverage	Protects you against fraudulent activities related to your collector car, like if someone tries to sell or steal your car through forgery, false pretense, and even identity theft.		✓

Hit the road with OpenRoad
The right coverage for your classic!

More Information:

Have a question? We're here to help.

Phone: 1.866.952.7622
Web: OpenRoadAutoInsurance.com