

Published based on [Insuring Your Customized Vehicle](#)

# Insuring Your Customized Vehicle

Buying a vehicle is a big investment, and one that is usually highly considered. Even if you do not buy a car in the exact shape that you want it for financial reasons, once you can afford to, you can always make the necessary alterations you need. You can work on the performance of your engine, and even alter the exterior and interior look and feel. Nowadays there are many customizations and enhancements you can make to your vehicle.

There is, however, one catch, and that is your [auto insurance](#). Needless to say, if you invest in modifying your vehicle, you will want to protect your investment that you have spent money on. Most auto insurance companies do not look kindly upon modified vehicles. There are even some insurance companies which will refuse to insure a modified vehicle. The others usually charge an expensive premium. Some auto [insurance](#) companies have a specialized insurance division for modified cars, but you will still find that you are paying a much higher premium.

Why is this? This is because modifying your vehicle will raise its risk factor. Modified vehicles contribute to a large amount of the accidents on the roads, mostly due to the fact that the speed of the vehicle has been enhanced. If you have made alterations to your interior and exterior you will be raising the theft risk on your car. Cars that have new seats put in and racing steering wheels and such will attract thieves.

The only thing you can do is to speak nicely to your insurance company. It is imperative that you do not fail to inform your insurance broker of the changes you have made to your vehicle. If you do not do this, they may not have to pay out should you need to claim! The best thing you can do is to shop around for as many [car insurance quotes](#) as possible. The insurers, who were doing your car insurance before your car was modified, may not give you the best deal as someone else can after the changes are complete. Make sure you have shopped around enough and been given informative quotes before making a choice. Don't forget that you can also lower your car insurance premium for your modified car by installing a better security system in the vehicle, such as an alarm and tracking device. You can take an advanced driving course which could award you a lower premium for being able to drive a faster car better.