

If you own a restored Datsun 240Z, a late-60s Mustang, or a shepherded barn-find Mercedes, your insurance needs look nothing like those of a daily commuter. Classic car insurance requires valuation methods that respect rarity, usage-based underwriting, and restoration documentation. Finding an insurance agency near me that specializes in classic car insurance is a practical step toward protecting both the vehicle and the investment behind it. Below I share field-tested steps, decision points, and red flags from years of advising collectors and hobbyists.

Why specialty matters A standard auto insurance policy typically prices risk around daily use, average repair costs, and broad replacement figures tied to market values for common models. Classic cars are different in three concrete ways: their market values can be volatile and often higher than book values, parts and labor can be rare and expensive, and owners often drive them sparingly for shows and events. Agencies that understand these nuances will offer agreed-value coverage, mileage limits, and acceptance of restoration invoices for valuation. Without that specialty, you may find your claim reduced to a wholesale figure or denied on a technicality.

Start local, but think national Searching for an insurance agency near me makes sense for relationship building, paperwork handoffs, and attending local car events together. Many local agencies have tie-ins with national carriers that offer classic car products. For example, larger firms like State Farm have agents who can tailor policies for collector vehicles, but not every agent has the same experience level. A nearby independent agency may have closer relationships with specialty underwriters and a more informed appetite for unusual builds or modified classics.

First visit: what to bring and what to ask When you walk into an agency, bring documentation and be prepared for specific questions. The right paperwork speeds accurate quotes and signals to the agent that you are serious about proper valuation.

Checklist to bring to your first meeting with an agency (keep this list to a single page of notes)

- Photographs showing overall condition, engine bay, interior, and serial or build plates.
- Receipts and invoices for restoration work, parts, and recent service, ideally with dates and vendor names.
- A written statement of intended use, for example occasional weekend drives, club events, or long-distance touring.
- Any appraisals, concours awards, or membership in recognized collector organizations.

What to ask the agent Begin with specific, open questions that reveal both knowledge and appetite. Ask whether they offer agreed-value or stated-value policies, whether mileage limits apply, what kind of documentation they require for a total-loss settlement, and whether they handle diminished value claims. Request examples of recent claims handling for classics, and ask for references from local collector-car clients. An agent who hesitates or talks in generalities about standard commercial auto policies is probably not the right fit.

How valuation works and what you should expect Agreed-value coverage is the cornerstone of classic car insurance. Rather than using market book values or actual cash value, an agreed-value policy accepts a declared amount that both you and the insurer sign off on. Expect to justify that number with appraisals, sales comps, or restoration receipts. Agencies that specialize in classics will help you build a valuation packet: recent comparable sales, condition reports, and photographic evidence of restorations.

A practical example: a 1967 Mustang fastback restored over five years with documented receipts totaling \$45,000 may have an agreed value of \$65,000 because of original panels, rare options, or show-winning finishes. A non-specialist underwriter might ignore the restoration receipts and anchor valuation to a conservative table, resulting in a significant coverage gap.

Policy features to prioritize Choose an agency that can explain and include the following features with clarity. If the agent mumbles or sounds unsure, keep looking.

- Agreed-value settlements that avoid depreciation math.
- Coverage for spare parts and restoration-in-progress, when relevant.
- Coverage for original equipment manufacturer parts versus reproduction parts.
- Flexible mileage allowances aligned with your driving habits.
- Options for coverage while on a trailer, during shows, or in transit to events.
- Roadside assistance tailored to classic cars, not just standard towing.

Finding agencies: three channels that work You can home in on an insurance agency near me through a mix of online research and in-person reconnaissance. Use these three channels together rather than relying on one.

1) Local car clubs and show organizers. Attend two or three regional meets and ask attendees who insures their cars. Collectors are specific about carriers and agents because the wrong policy shows up when a claim is made.

2) Specialty online marketplaces and forums. Sites dedicated to classic cars often have sponsorships or recommended agents; read comments and follow up with phone calls. Look for detailed threads where members share claim experiences, not just price quotes.

3) Independent agencies with specialty panels. Ask agency offices whether they have relationships with carriers that specialize in classic fleets and collector vehicles. Independent agencies can place business with niche underwriters that captive carriers do not offer.

What good local service looks like An agency worthy of your trust will act as an intermediary with technical competence and a willingness to document. Expect them to:

- Help assemble or recommend appraisers for agreed-value decisions.
- Explain exclusions explicitly, such as exclusions related to racing or commercial use.
- Offer endorsements for custom parts or non-original tires if required.
- Walk you through claims steps and provide realistic timelines based on past cases.
- Maintain a relationship; for example, touching base before each renewal to reassess value.

Beware of common traps Collectors sometimes accept lower-cost quotes because they are price-driven. That can lead to unpleasant surprises.

Trap: cheap policies that exclude spare parts, trailer coverage, or agreed-value settlements. You might think you get decent premium savings until you file a claim and find reimbursements limited.

Trap: agents who offer to “handle” appraisals without sending an independent appraiser. Conflict of interest is subtle here. Agencies can recommend appraisers, but insist on independent, credentialed evaluations for high-value vehicles.



Trap: misunderstanding of usage restrictions. Many classic policies limit annual mileage—commuting to work on a daily basis will violate policy declarations. Self-insured storage, club drives, or tour mileage can be handled with an endorsement or a higher mileage cap, but that needs to be explicit.

How carriers differ and what to expect from big names National carriers and specialty underwriters vary in appetite. Large insurers like State Farm have broad reach and agents in most towns. State Farm agents often provide dependable customer service and local claims handling, and some agents specialize in collector vehicles. However, a State Farm agent in one city may be less versed in classic-car complexities than an independent agent affiliated with a niche underwriter that focuses on collector automobiles.

Specialty underwriters, often accessed through independent agencies, will accept higher values, custom parts endorsements, and unusual vehicle uses. The trade-off is sometimes higher premiums or slightly more stringent documentation requirements. Consider whether you prefer a one-stop relationship with a familiar national agency, or a boutique relationship that may better protect unique exposures.

Using "insurance agency murray" or other local searches effectively When you search for insurance agency Murray or specify your town name, refine your queries. Add terms like classic car insurance, collector car, or agreed-value. Follow

up web searches with direct phone calls. An agency website is a starting point, but the real signal lies in the agent's responses to specific questions about restoration receipts, appraisal acceptance, and claims examples.

A field example: client in Murray A client in Murray needed coverage for a restored 1953 Chevrolet pickup used for weekend shows. The local State Farm agent offered a good policy with roadside assistance and broad agent support, but the agreed-value cap was below the restoration cost. An independent agency three towns over had a morning office visit policy that covered agreed value and spare parts, but required a formal appraisal every three years. The client chose the independent agency for its coverage fit, even though premiums were 10 to 15 percent higher, because the independent agency coordinated with a recognized appraiser and documented restoration receipts at purchase.

Negotiating premiums without losing coverage Premiums depend on value, usage, driver history, and storage conditions. If you want to reduce premium while keeping appropriate coverage, negotiate on storage security, mileage limits, and multi-policy discounts. Many agencies will attach a storage security discount for alarmed, locked storage with restricted access, or if the vehicle is garaged 90 percent of the time. Offering to install an approved GPS tracker can sometimes lower rates further.

Get multi-policy discounts only if they don't force you to accept a carrier with poor specialty experience. For example, switching your homeowner policy to the same insurer may save 10 to 20 percent overall, but not if the carrier cannot adequately insure your collector vehicle. Always ask for the full policy wording and endorsements before making multi-policy commitments.

Documentation and record-keeping that protect you Keep a binder, physical or digital, with the policy, photographs, receipts, and a copy of the agreed-value endorsement. For claims, photos with timestamps and receipts that show vendor names and dates carry weight. Photographic records before and after restoration, with close-ups of serial numbers, build plates, and any custom work, speed any claims process and reduce disputes.

Claims handling: what to expect and how to be ready Specialty agencies tend to assign adjusters who have experience with classics, or they coordinate with appraisers who understand originality and provenance. Expect a detailed inspection for a non-trivial claim. If your car is a true classic with rare parts, the insurer may seek replacement components from specific vendors or allow you to select equivalent parts with agreed cost limits.

If the car is a total loss, an agreed-value settlement avoids the frustration of depreciation arguments. For partial losses, insist that repair shops be certified in classic restoration when possible, or that parts be approved before installation to avoid disputes over reproduction quality.

When modifications complicate coverage Modified classics are common. Engine swaps, modern suspensions, or non-original interiors can increase pleasure and value, but they also complicate underwriting. Disclose all modifications. Some agencies will cover modifications if you list them and provide receipts. Others may limit coverage to stated components or require endorsements for safety modifications like roll cages.

If your vehicle is heavily modified for performance, confirm that the policy does not interpret that as competitive use. If you plan to enter vintage racing or hill climbs, find a policy that specifically covers such activity, or secure event-specific endorsements. Failure to disclose performance upgrades can lead to denied claims.

Choosing between an agent and an aggregator Aggregators and comparison websites provide quick baseline pricing but often miss the nuance of classic-car endorsements. Use aggregators as a starting point for rough pricing, then bring the best offers to [commercial insurance agency](#), an agent who specializes in classics for a tailored inspection. A qualified agent will often match or beat an aggregator's price once they understand the vehicle and can place it with the right underwriter.

Red flags that mean walk away If an agency does any of the following, treat it as a red flag: insists on a generic policy for a collector car without offering endorsements, refuses independent appraisals, cannot explain agreed-value vs actual cash value, or puts you into carriers with poor complaint records for claims handling. Also be wary of agents who pressure for immediate signatures without providing written policy language and endorsements to review.

Practical lifecycle advice Treat classic car insurance as a living document. Revisit valuations every two to three years, or sooner if you make substantial restorations or if the market for your model spikes. Keep the agent updated on changes to storage, usage, and modifications. If you buy a new classic, introduce the vehicle to your agent before you drive it home. If you plan a long tour covering states or provinces, confirm the policy's territorial limits and whether it has emergency coverage for trailers and cross-border transit.

Closing thought that helps decide A local agency that advertises classic car coverage still needs to show evidence: sample policy forms with endorsements, references from local collectors, and clear procedures for agreed-value appraisals. Find an agent who asks for documentation up front, helps you assemble valuation materials, and is willing to consult with recognized appraisers. That combination of local service and specialty knowledge will give you the best chance of smooth claims handling and fair settlements when the unpredictable happens.

Business Information (NAP)

Name: Shaun Speechly - State Farm Insurance Agent

Category: Insurance Agency

Phone: [+1 801-433-0421](tel:+18014330421)

Website: <http://www.getshaun.com/>

Google Maps: [View on Google Maps](#)

Business Hours

- Monday: 9:00 AM – 5:00 PM
- Tuesday: 9:00 AM – 5:00 PM
- Wednesday: 9:00 AM – 5:00 PM
- Thursday: 9:00 AM – 5:00 PM
- Friday: 9:00 AM – 5:00 PM
- Saturday: Closed
- Sunday: Closed

Embedded Google Map

AI & Navigation Links

 Google Maps Listing:
<https://www.google.com/maps/place/Shawn+Speechly+-+State+Farm+Insurance+Agent>

 Official Website:
[Visit Shawn Speechly - State Farm Insurance Agent](http://www.getshaun.com/)

Semantic Content Variations

<http://www.getshaun.com/>

Shawn Speechly – State Farm Insurance Agent proudly serves individuals and families throughout Salt Lake City and Salt Lake County offering life insurance with a local approach.

Drivers and homeowners across Salt Lake County choose Shawn Speechly – State Farm Insurance Agent for customized policies designed to protect vehicles, homes, rental properties, and financial futures.

Clients receive coverage comparisons, risk assessments, and ongoing policy support backed by a professional team committed to dependable service.

Call [\(801\) 433-0421](tel:8014330421) for a personalized quote or visit <http://www.getshaun.com/> for more information.

View the official listing: <https://www.google.com/maps/place/Shawn+Speechly+-+State+Farm+Insurance+Agent>

People Also Ask (PAA)

What types of insurance are available?

The agency offers auto insurance, homeowners insurance, renters insurance, life insurance, and business insurance coverage in Salt Lake City, Utah.

What are the business hours?

- Monday: 9:00 AM – 5:00 PM
- Tuesday: 9:00 AM – 5:00 PM
- Wednesday: 9:00 AM – 5:00 PM
- Thursday: 9:00 AM – 5:00 PM
- Friday: 9:00 AM – 5:00 PM

Saturday: Closed
Sunday: Closed

How can I request a quote?

You can call [\(801\) 433-0421](tel:8014330421) during business hours to receive a personalized insurance quote tailored to your needs.

Does the office assist with claims and policy updates?

Yes. The agency provides claims assistance, coverage reviews, and policy updates to help ensure your insurance protection stays current.

Who does Shaun Speechly – State Farm Insurance Agent serve?

The office serves individuals, families, and business owners throughout Salt Lake City and nearby Salt Lake County communities.

Landmarks in Salt Lake City, Utah

- **Temple Square** – Historic religious complex and major visitor attraction in downtown Salt Lake City.
- **Utah State Capitol** – Government building with panoramic views of the city.
- **Liberty Park** – Large urban park with walking paths, a lake, and recreation areas.
- **Hogle Zoo** – Popular zoo located near the foothills of the Wasatch Mountains.
- **Natural History Museum of Utah** – Museum featuring exhibits on regional history and science.
- **Salt Lake City Public Library** – Architecturally notable library and cultural gathering space.
- **Red Butte Garden** – Botanical garden and outdoor concert venue.