

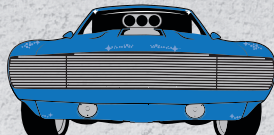
STOCK VS. MODIFIED: BIGGER, BETTER, LOUDER... NOW HOW DO YOU RATE IT?

Hagerty protects the cars people love. Sometimes, they show their love by adding sound systems, spoilers and hood scoops. Here's a primer on acceptable modification for a stock rate and modifications that require a modified rate:



Acceptable modifications for a STOCK rate

- Basic custom paint jobs valued less than \$10,000 (including flames or decals)
- Modern brakes and steering systems
- Modern sound systems valued less than \$5,000
- Ground effects and exhaust systems
- Aftermarket steering wheels and seats; leather upholstery or wool carpeting; electronic dash or digital gauges
- Hood scoops and spoilers
- Performance upgrades that result in a less than 50HP increase



Modifications that require a MODIFIED rate

- Custom paint jobs valued at \$10,000 or more
 - "Pearlized", "Candy", "Chromalusion", or heavy "Metal-Flake" paint
 - Painted/airbrushed graphics or murals
- Body modifications - Roll bars or cage, chopped, dropped, channeled, sectioned, tubbed or frenched
- After market low profile tires, generally with 22+ inch rims
- Performance upgrades that result in a more than 50HP increase
 - Addition of a blower, supercharger or turbocharger



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