MICHIGAN WINTER PREP

Storing your classic, collector, or summer car

The car that sits still all winter has its own set of problems: dead batteries, stale fuel, flat-spotted tires, and - the one nobody expects - mice. A weekend of prep and a few dollars in supplies prevents nearly all of it.

Why it matters

- Rodents build nests in engine bays, air boxes, and cabins, and they chew wiring harnesses. A harness on a modern car can run several thousand dollars. On a classic, it may be unobtainable.

- Fuel degrades in a few months. Varnish clogs carburetors and injectors, and the repair costs more than the stabilizer would have.

- Tires develop flat spots. Brakes rust to the rotors. Rubber seals dry out. Moisture in a cold garage finds bare metal.

- Stored cars are still stolen and still catch fire. Coverage that gets cancelled in October is not there in December.

What goes wrong over winter

Rodent-chewed wiring	The most common stored-vehicle claim we see. Some carriers treat it as comprehensive damage; others exclude animal or vermin damage entirely. It depends on the policy form.
Fire from a rodent nest	A nest on top of the engine ignites the first time the car is started in spring.
Damage at a storage facility	Roof leak, vehicle moved and damaged, or theft. The facility's insurance almost never covers your car - your policy does, if it was still in force.
Coverage lapsed, then a loss	The owner dropped coverage to save a few months of premium and suffered a theft, fire, or storm loss with nothing behind it.

INSURANCE QUESTIONS

Where coverage can change

Common patterns only. Your carrier's form, endorsements, facts, and policy terms control.

Fire, theft, storm, vandalism, and falling objects	Often covered	Covered under comprehensive while the policy is in force. Do not drop comprehensive on a stored vehicle.
Rodent and animal damage	Depends	Varies by carrier and policy form. Ask us how your policy treats it - and prevent it regardless.
Mechanical breakdown from sitting	Usually not covered	Seized brakes, gummed fuel systems, dead batteries, and dry-rotted tires are maintenance, not covered losses.
Reducing coverage for the winter	Depends	Some carriers allow a storage or comprehensive-only option, but Michigan's no-fault and registration rules affect what can be suspended on a plated vehicle. Call us before you change anything.
Reinstating coverage in spring	Depends	If you drop to storage or comprehensive-only for the winter, liability and collision are off. Call us before the vehicle moves again - even for a trip around the block. Coverage does not come back on its own, and a loss in that window is not covered.
Classic and collector policy conditions	Depends	Agreed-value collector policies usually require a locked, enclosed garage and limit annual mileage. Storing the car somewhere else - even a friend's pole barn - may need to be disclosed.
The storage facility's insurance	Usually not covered	Nearly every storage contract says your vehicle is at your own risk.

WORK IN THIS ORDER

How to put it away properly

1

Clean it and protect the finish

Wash, dry completely, and wax. Clean the interior and remove anything that can absorb moisture or attract pests. Treat leather and rubber seals.

2

Fuel and fluids

Fill the tank, add a fuel stabilizer, and drive 15 to 20 minutes to circulate it. Change the oil and filter - used oil holds contaminants that attack engine internals over time. Top off coolant and check its freeze protection.

3

Battery

Connect a quality battery maintainer (not a trickle charger that never shuts off), or disconnect and remove the battery and store it somewhere that does not freeze.

4

Tires and brakes

Inflate tires 10 psi above normal to limit flat spots, or put the car on jack stands for long storage. Do not set the parking brake - chock the wheels instead so the brake shoes do not seize to the drums or rotors.

5

Rodent defense

Plug the exhaust tips and air intake with steel wool (leave a bright reminder on the steering wheel to remove it). Set traps or bait stations around the car. Peppermint oil, dryer sheets, and commercial repellents help but are not a substitute for traps. Keep the storage area free of food, seed, and pet food.

6

Cover and environment

Use a breathable car cover, never plastic. Place moisture absorbers in the cabin and trunk. If the car is in an unheated space, consider a dehumidifier or at least good airflow.

7

Paper and photos

Photograph the car inside and out, including the odometer. Keep registration and your insurance card out of the car if it is stored off-site. Confirm with us that the storage address is on file.

PRINT AND TAKE IT WITH YOU

Your winter checklist

- Washed, waxed, interior cleaned and emptied
- Fuel tank full with stabilizer; driven to circulate
- Oil and filter changed
- Coolant checked for freeze protection
- Battery on a maintainer or removed
- Tires overinflated ~10 psi or car on jack stands
- Parking brake off; wheels chocked
- Exhaust and intake plugged (reminder note on wheel)
- Rodent traps or bait stations placed; repellent applied
- Breathable cover on; moisture absorbers in cabin and trunk
- Photos of exterior, interior, and odometer
- Comprehensive coverage kept in force
- Storage address confirmed with agency
- Collector policy conditions (garage, mileage) reviewed
- If coverage was reduced for storage: reminder set to call us BEFORE driving it in spring

Before you store it, move it, or reduce coverage, call RGC Insurance. If coverage is adjusted for storage, call before the first spring drive, ride, or launch.

This guide is general information, not a coverage decision. Every policy is different. Coverage depends on your carrier, policy form, endorsements, facts, and applicable terms. Ask us to review your own policy before a loss.