

Custom Build Documentation Guide

A one-page checklist for custom and modified cruisers, and what to ask your broker

Build Your Paper Trail

1 Keep every receipt

Parts, paint, machine work and labour. Photograph paper receipts so they last as long as the bike.

2 Write a one-page build sheet

What was changed, by whom, when, and roughly what it cost. Update it after every change.

3 Photograph the finished bike

Both sides, front, rear, tank and paint up close, the motor and any serial plates.

4 Consider an independent appraisal

Worth asking about for a one-off build or a paint job with real money in it.

Before the Call

1 Check the registration and VIN

A bike built from parts or with a replaced frame may need extra steps with ServiceOntario first.

2 List every added part

Added equipment is commonly treated differently from the bike itself, so nothing should be assumed.

3 Be clear about how the bike is used

Daily, weekends, shows and parades, or mostly parked. It changes the conversation.

Questions to Ask Your Broker

1 How is the value of my build being described?

Ask whether an agreed or stated value approach is available for your bike and what it involves.

2 How are my accessories being treated?

Ask whether added parts are included, capped or listed separately, and what documentation helps.

3 What should I send you after the next change?

Agree on a habit so the file and the bike stay in step between renewals.

Ride with confidence: make sure the bike on file is the bike in your garage.

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