



## Collector Vehicle

Insuring collector vehicles is a terrific complement to your standard auto business.

Access to a first-rate collector car program is a terrific complement to your standard auto business, expanding its reach and giving your customers another reason to stay with your agency. And establishing your agency's skill with this line of business can be positioned well as a gateway for new clients. American Modern has been in this line since 1993.

### Discounts help customers save

There is no limit on the number of discounts you can apply, and no cap on the total discount value:

- Anti-theft device installation
- Association membership
- Customer loyalty (renewal)
- Homeownership (any carrier)
- Multiple policies with American Modern
- Multiple vehicles on a policy
- No driving violations
- Paperless policy
- Paying in full
- Preferred customer (claims free)
- Prior insurance (from other carrier)
- Safety course completion

The discount amount will vary based on the kind of coverage selected, but it should be easy to save 20 percent or more.

### Many classifications are accepted

A collector car's age, rarity, value, unique features, limited use, availability of parts and services, and popularity across generations make it more desirable than a common auto. This product accepts a very wide range of vehicles:

- Classic
- Antique
- Muscle
- Street rod
- Modified
- Replica
- Kit car
- Exotic
- Race car
- Restoration in process
- Fire engine
- Military vehicle
- Tractor
- Truck

### Agreed value settlement eliminates depreciation

Before the policy activates, you as the agent, the car's owner, and our underwriters agree on the car's value and insure it for that amount. In the event of a total loss, that agreed upon value is the payout amount. The deductible of course applies, but there is no depreciation and no misunderstanding.

<b>Ownership and drivers</b>	<ul style="list-style-type: none"> <li>• Title may be held by an individual, trust, LLC or corporation.</li> <li>• Operators must maintain a separately insured vehicle for daily driving.</li> </ul>
<b>Vehicle types accepted</b>	<ul style="list-style-type: none"> <li>• Classic</li> <li>• Antique</li> <li>• Muscle</li> <li>• Street rod</li> <li>• Modified</li> <li>• Replica</li> <li>• Kit car</li> <li>• Exotic</li> <li>• Race car</li> <li>• Restoration in process</li> <li>• Fire engine</li> <li>• Military vehicle</li> <li>• Tractor</li> <li>• Truck</li> </ul>
<b>Coverage levels</b>	<ul style="list-style-type: none"> <li>• Full coverage – collision, comprehensive, property damage, bodily injury, uninsured motorist, any state requirements</li> </ul>
<b>Loss settlement</b>	<ul style="list-style-type: none"> <li>• Agreed value (default)</li> <li>• Stated value</li> </ul>
<b>Included coverage</b>	<ul style="list-style-type: none"> <li>• Collectors coverage</li> <li>• Disaster relocation</li> <li>• Full safety glass</li> <li>• Personal effects</li> <li>• Pet protection</li> <li>• Spare parts</li> <li>• Towing and emergency expense</li> <li>• Travel loss</li> </ul>
<b>Optional coverage</b>	<ul style="list-style-type: none"> <li>• Appreciation of value security</li> <li>• Automobilia</li> <li>• Collectors coverage extension</li> <li>• Collision</li> <li>• Diminishing deductible</li> <li>• Medical payments</li> <li>• Subrogation waiver exclusion</li> <li>• Trailer physical damage</li> <li>• Trip coverage</li> <li>• Uninsured motorist</li> </ul>
<b>Discounts</b>	<ul style="list-style-type: none"> <li>• Anti-theft device</li> <li>• Association membership</li> <li>• Customer loyalty (renewal)</li> <li>• Homeownership (any carrier)</li> <li>• Multiple policies with American Modern</li> <li>• Multiple vehicles on a policy</li> <li>• No driving violations</li> <li>• Paperless policy</li> <li>• Paying in full</li> <li>• Preferred customer (claims free)</li> <li>• Prior insurance (from other carrier)</li> <li>• Safety course completion</li> </ul>
<b>Payment options</b>	<ul style="list-style-type: none"> <li>• Full pay</li> <li>• Monthly, EFT only</li> <li>• 2-Pay, billed or EFT</li> <li>• 4-Pay, billed or EFT</li> <li>• 6-Pay, billed or EFT</li> </ul>

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