

# Collector Vehicle Insurance

American Collectors Insurance is a recognized leader and innovator in our industry. Since 1976, we have provided affordable agreed value insurance for collectibles and collector vehicles.

## Which Vehicles Are Considered Collectible?

There are no age restrictions on vehicles, but they must have collector value. In addition, they must:

- Be in good condition, enough to appreciate in value.
- Kept in an enclosed garage (Alternate garaging options may be considered)
- Primarily used on a "pleasure" basis (e.g. Sunday Drives, Club functions, Car shows, etc). They cannot be used for general transportation unless they purchase our "Freedom Tier" which allows for occasional general transportation.

## Who Fits our program?

To qualify, all operators must:

- Have at least 5 years of driving experience
- Own a car to use for daily transportation
- Have a good household driving record

## Car Collectors Need Broader & More Affordable Coverage:

- **Agreed Value Coverage** - Pays the vehicle's FULL insured value less any applicable deductible in the event of a total loss.
- **Save more, get more!** - We offer broader coverage and low deductible options at a fraction of the cost of a standard auto policy.
- **Flexible Mileage/Usage** - Multiple mileage and usage plans are available, including our "Freedom Tier," which enables drivers to use their classic cars up to 7,500 miles per year and includes occasional general transportation. Our policy does not have an "unattended" clause.
- **Higher Liability Limits** - Clients with umbrella policies can purchase limits up to \$500,000 (All states except NC).
- **Towing & Labor for Collectors (TLC) Plan** - Specialty reimbursement plan designed with collectors in mind. It includes reimbursement for emergency towing, roadside assistance, emergency lockout, and more!

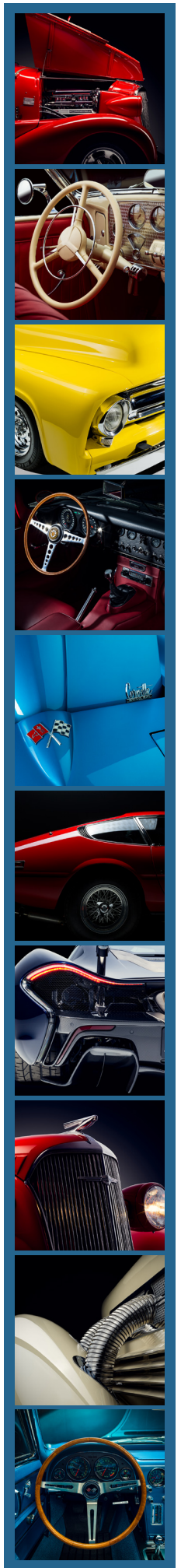
**Product Information:** [www.AmericanCollectors.com](http://www.AmericanCollectors.com)

**Questions, Quotes & Call Transfers:** (800)360-2277

**Hours:** Monday-Friday, 8:30-7:00 EST and Saturday, 9:00-5:00 pm EST

**Fax:** (856) 779-7289

**Collector Vehicle Program  
is Available in All 50 states!**



# Collector Vehicle Insurance

## Old vs. New:

American Collectors Insurance is revolutionizing insurance for collectors nationwide.

	Old Program	New Program*
<b>Vehicle Age Restrictions</b>	At least 15 years old to qualify	No age restrictions
<b>Vehicle Types</b>	Antique and classic auto, kit cars, replica cars	Any vehicle provided that has collector value
<b>Driver Requirement</b>	10+ years' experience	5+ years' experience (Only 3+ years needed in CA)
<b>Vehicle Usage</b>	For hobby use only	Some general transportation allowed with Freedom Tier
<b>Garaging</b>	Stored in enclosed, locked garage	Additional garaging options are available
<b>Mileage</b>	Limited to 2,500 miles per year	2,500, 5,000, 7,500 available
<b>Towing Reimbursement</b>	\$25 reimbursement	Up to \$250 and additional benefits with our new TLC Plan
<b>Modified Vehicle Rates</b>	No discount for high-end, modified vehicles	New reduced rates for vehicles \$40K+
<b>Spare Parts Coverage</b>	Policy includes \$500 spare parts coverage	Additional spare parts coverage available
<b>High Value Discounts</b>	No discount for high value vehicles/collections	Discounts available for high value vehicles/collections
<b>Customer Service</b>	Excellent service reputation	Expect the same great service

\*Features vary by state, contact American Collectors Insurance for details.

To learn more about our new collector vehicle program, visit:  
**[www.AmericanCollectors.com/Agents](http://www.AmericanCollectors.com/Agents)**

