## **TreasureGuard™ Collector / Classic Car Insurance**

americancollectors.com | 800-360-2277 | info@americancollectors.com



# Additional Policy Benefits Included at No Additional Charge

	TOWING & EMERGENCY EXPENSE	\$50 LIMIT	Towing & emergency expense reimbursement incurred from disablement of your covered auto i.e. mechanical/electrical breakdown; battery failure; flat tire, etc.		
	FULL SAFETY GLASS COVERAGE	\$0 DEDUCTIBLE	Coverage is included for glass (windshield/door/window) on vehicles with Comprehensive coverage. For no additional premium, we will pay cost to repair/replace damaged safety glass on your covered auto without a deductib		
	DISASTER RELOCATION EXPENSE	\$250 LIMIT	We will reimburse 100% of the reasonable expenses the insured incurs for relocation of your covered auto due to a natural disaster (up to \$250/vehicle)		
6 5	SPARE PARTS COVERAGE	\$500 LIMIT	The policy includes \$500 for direct and accidental loss to spare parts and accessories for your covered auto.		
	TRAVEL LOSS COVERAGE	\$150 LIMIT	For a disablement to your covered auto > 50 miles from home, up to \$50/day or \$150/occurrence for emergency expenses: e.g., transportation expenses; lodging & meal expenses, non-refundable show registration/ exhibition fees.		
	PERSONAL EFFECTS COVERAGE	\$150 LIMIT	Reimburses for any personal items/property in your covered vehicle that we stolen or damaged if your covered auto is stolen or vandalized.		
	PET COVERAGE	\$750 LIMIT	Reimburses veterinary bills/pet replacement costs if your pet suffers injury or death resulting from a comprehensive or collision loss involving covered auto.		

## **New Coverage Options Available**

VEHICLE-SPECIFIC DISCOUNTS	Specific vehicles may qualify for available discounts such as anti-theft, anti-lock brakes, safety features etc.			
POLICY-WIDE DISCOUNTS	A policy may qualify for additional discounts such as: Car Club Member, Accident Prevention Course Completion, Defensive Driving Course Completion, etc.			
HIGH VALUE DISCOUNTS	High value discounts automatically apply to the policy when a vehicle exceeds \$150,000 in value.			
SECURITY MEASURES DISCOUNTS	High value policies (2+ Vehicles > \$150K) are eligible for security measures discounts such as: Central Station Alarms, Garaging Construction Type, Automatic Sprinklers, Spread of Risk, etc.			
MARGINAL GARAGING ELIGIBILITY	We can consider risks where the collector car isn't in a fully enclosed locked private garage. Qualified risks with marginal storage situations can be considered for additional premium.			
AUTOMOBILIA ENDORSEMENT	Collector automotive memorabilia, such as antique auto signs or gas pumps, etc. can be insured on the same policy as the collector vehicle(s).			
TRIP COVERAGE ENDORSEMENT	We can consider extending physical damage coverage for the duration of a short-term overseas trip with the collector car for a hobby-related event e.g., international car show.			
APPRECIATION SECURITY ENDORSEMENT	Automated increase in agreed value limit at renewal to reflect gradual, inflationary appreciation of the covered vehicle. It's our way to keep the vehicle protected from inflation			
ADDITIONAL MILEAGE OPTIONS	Increased number of mileage plan options to better reflect the annual pleasure-use driving. Greater flexibility with low-mileage to unlimited pleasure-use mileage options available.			
COLLECTOR RACE CAR OPTION	We can now offer a policy for qualifying race cars - retired or active. Comprehensive, key-off physical damage policy while the race car is stored, trailered, in transit to/from or parked in the paddock/display area.			

Coverage is subject to policy terms, conditions, limitations, exclusions, underwriting review and approval. Coverage, benefits, and discounts may not be available for all risks or in all states. Rates and discounts are determined by many factors and are subject to change. Policies are written by American Family Home Insurance Company and American Alternative Insurance Corporation (in CA).

UPDATED JAN. 2021 PAGE 2 OF 2

## **TreasureGuard™ Collector / Classic Car Insurance**

americancollectors.com | 800-360-2277 | info@americancollectors.com



#### **Quickly Tailor Your Policy by Selecting CARE Bundle**

		Base Policy	COLLECTOR AUTO REIMBURSEMENT ENDORSEMENT (CARE) CARE package premium is per policy (regardless of # of vehicles)				
			SILVER	GOLD	PLATINUM	TITANIUM	
		NO CHARGE	\$9.95^	\$24.95^	\$34.95^	\$79.95^	
NEW COVERAGE	FULL SAFETY GLASS (\$O DEDUCTIBLE)	INCLUDED	<b>√</b>	<b>√</b>	<b>√</b>	<b>✓</b>	
	DISASTER RELOCATION EXPENSE COVERAGE	\$250	<b>√</b>	<b>√</b>	<b>√</b>	<b>✓</b>	
	PET COVERAGE	\$750	<b>√</b>	<b>✓</b>	<b>✓</b>	\$1,000 <sup>8</sup>	
	EMERGENCY TRAVEL EXPENSE COVERAGE	\$150	<b>√</b>	\$250 <sup>8</sup>	\$500 <sup>8</sup>	\$750 <sup>8</sup>	
	PERSONAL EFFECTS COVERAGE	\$150	<b>√</b>	\$250₿	\$500 <sup>B</sup>	\$1,000 <sup>8</sup>	
DE	EMERGENCY TOWING (3X/TERM)	\$50	\$100 <sup>8</sup>	\$150 <sup>8</sup>	\$250 <sup>8</sup>	\$350⁵	
ROADSIDE	ROADSIDE ASSISTANCE (3x/TERM)	\$50	\$50⁵	\$100 <sup>8</sup>	\$150 <sup>B</sup>	\$200 <sup>8</sup>	
	EMERGENCY LOCKOUT	\$50	\$50₿	<b>√</b>	<b>✓</b>	\$100 <sup>8</sup>	
BUNDLED ENHANCEMENTS	ACCIDENTAL DEATH & DISMEMBERMENT			\$10,000	\$20,000	\$25,000	
	AMBULANCE ASSISTANCE			\$100	\$250	\$350	
	CAR SHOW EXPENSES			\$100	\$150	\$200	
	THEFT REWARD			\$2,500	\$5,000	<b>✓</b>	
	HIT & RUN REWARD				\$1,000	\$1,500	
	BAIL BOND				\$5,000	\$6,000	
	LEGAL DEFENSE				\$1,000	\$1,500	
	TRAILER GUARD				\$150	\$200	
_	VALUABLE PAPERS					\$1,000	
PREMIUM	DEDUCTIBLE WAIVED ON TOTAL LOSSES					INCLUDED	
	TREASURED TITLE™ (SALVAGE BUYBACK @ 50%)					INCLUDED	

## Why Choose American Collectors Insurance?

#### **Specialized Experience:**

- · Protecting collector car passion since 1976.
- Robust collector car insurance policy; coverage is tailored to fit the customer.

#### **Exceptional Price:**

- Savings up to 40% (vs. standard auto insurance).
- We focus on insuring and protecting your vehicle.
   No membership fees for other stuff.

#### **Extraordinary Personalized Service:**

- "Live Person Guarantee" with knowledgeable collector insurance specialists.
- Extended customer service hours (800-360-2277, Mon-Fri: 8:00-8:00 pm, Sat: 8:00-5:00 pm EST).
- Highest-rated collector car insurance provider in the industry
- A CARE packages not available in all states. CARE pricing in WA: Silver+\$10.82, Gold+\$27.12, Platinum+\$37.99, Titanium+\$79.95.
- B CARE package bundles provide additional coverage. Limits shown above increase the category limits included in the base policy contract.

Checkmarks in comparison chart denote same coverage limit as the package option listed to the left.

UPDATED JAN. 2021 PAGE 2 OF 2