








# TreasureGuard™ Collector / Classic Car Insurance

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



## Unique Coverages (included at no additional cost)

	<b>TOWING &amp; EMERGENCY EXPENSE</b>	\$50 LIMIT	<i>Towing &amp; emergency expense reimbursement incurred from disablement of the covered auto i.e. mechanical/electrical breakdown; battery failure; flat tire, etc.</i>
	<b>FULL SAFETY GLASS COVERAGE</b>	\$0 DEDUCTIBLE	<i>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 the covered auto without a deductible</i>
	<b>DISASTER RELOCATION EXPENSE</b>	\$250 LIMIT	<i>We will reimburse 100% of the reasonable expenses the insured incurs for relocation of the covered auto due to a natural disaster (up to \$250/vehicle).</i>
	<b>AUTOMOTIVE TOOLS/ SPARE PARTS COVERAGE</b>	\$500 LIMIT	<i>The policy includes \$500 for direct and accidental loss to spare parts, accessories and automotive tools for your covered auto.</i>
	<b>TRAVEL LOSS COVERAGE</b>	\$150 LIMIT	<i>If your covered auto is disabled &gt; 50 miles from the primary garage, up to \$150 for emergency expenses: e.g., transportation expenses, lodging &amp; meal expenses, non-refundable show registration/exhibition fees.</i>
	<b>PERSONAL EFFECTS COVERAGE</b>	\$150 LIMIT	<i>Reimburses for any personal property in the covered vehicle that were stolen or damaged if the covered auto is stolen or vandalized.</i>
	<b>PET COVERAGE</b>	\$750 LIMIT	<i>Reimburses veterinary bills/pet replacement costs if your pet suffers injury or death resulting from a comprehensive or collision loss involving covered auto.</i>

## New Coverage Options Available

<b>VEHICLE-SPECIFIC DISCOUNTS</b>	<i>Specific vehicles may qualify for available discounts such as anti-theft, anti-lock brakes, safety features, etc. Additional discounts/credits are available for vehicles stored on an automotive lift or for vehicles not driven during winter months.</i>
<b>POLICY-WIDE DISCOUNTS</b>	<i>A policy may qualify for additional discounts such as: Car Club Member, Accident Prevention Course Completion, Defensive Driving Course Completion, etc.</i>
<b>HIGH VALUE DISCOUNTS</b>	<i>Car collections over \$150K are eligible for security discounts such as: Multiple Garaging Storage Locations, Spread of Risk (2+ Vehicles &gt; \$250K), etc.</i>
<b>SECURITY MEASURES DISCOUNTS</b>	<i>High value policies (2+ Vehicles &gt; \$150K) are eligible for security measures discounts such as: Central Station Alarms, Garaging Construction Type, Automatic Sprinklers, etc.</i>
<b>MARGINAL GARAGING ELIGIBILITY</b>	<i>Private garages are the preferred method of vehicle storage. Qualified risks that are not stored in a fully enclosed locked private garage can be considered for additional premium.</i>
<b>AUTOMOBILIA ENDORSEMENT</b>	<i>Collector automotive memorabilia, such as antique auto signs or gas pumps, etc. can be insured on the same policy as the collector vehicle(s).</i>
<b>TRIP COVERAGE ENDORSEMENT</b>	<i>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.</i>
<b>APPRECIATION SECURITY ENDORSEMENT</b>	<i>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.</i>
<b>ADDITIONAL MILEAGE OPTIONS</b>	<i>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.</i>
<b>COLLECTOR RACE CAR OPTION</b>	<i>We can now offer a policy for qualifying race cars - retired or active. Off-track physical damage coverage while the race car is stored, trailered, in transit to/from or parked in the paddock/display area.</i>

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).

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## Quickly Tailor Your Policy by Selecting CARE Bundle

		Base Policy	COLLECTOR AUTO REIMBURSEMENT ENDORSEMENT (CARE) <sup>A</sup> <i>CARE package premium is per policy (regardless of # of vehicles)</i>			
			SILVER	GOLD	PLATINUM	TITANIUM
		NO CHARGE	\$9.95 <sup>A</sup>	\$24.95 <sup>A</sup>	\$34.95 <sup>A</sup>	\$79.95 <sup>A</sup>
NEW COVERAGE	FULL SAFETY GLASS (\$0 DEDUCTIBLE)	INCLUDED	✓	✓	✓	✓
	AUTOMOTIVE TOOLS/SPARE PARTS	\$500	✓	✓	✓	✓
	DISASTER RELOCATION EXPENSE COVERAGE	\$250	✓	✓	✓	✓
	PET COVERAGE	\$750	✓	✓	✓	\$1,000 <sup>B</sup>
	EMERGENCY TRAVEL EXPENSE COVERAGE	\$150	✓	\$250 <sup>B</sup>	\$500 <sup>B</sup>	\$750 <sup>B</sup>
	PERSONAL EFFECTS COVERAGE	\$150	✓	\$250 <sup>B</sup>	\$500 <sup>B</sup>	\$1,000 <sup>B</sup>
ROADSIDE	EMERGENCY TOWING (3X/TERM)	\$50	\$100 <sup>B</sup>	\$150 <sup>B</sup>	\$250 <sup>B</sup>	\$350 <sup>B</sup>
	ROADSIDE ASSISTANCE (3X/TERM)	\$50	\$50 <sup>B</sup>	\$100 <sup>B</sup>	\$150 <sup>B</sup>	\$200 <sup>B</sup>
	EMERGENCY LOCKOUT	\$50	\$50 <sup>B</sup>	✓	✓	\$100 <sup>B</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	✓
	HIT & RUN REWARD				\$1,000	\$1,500
	BAIL BOND				\$5,000	\$6,000
	LEGAL DEFENSE				\$1,000	\$1,500
	TRAILER GUARD				\$150	\$200
PREMIUM	VALUABLE PAPERS					\$1,000
	DEDUCTIBLE WAIVED ON TOTAL LOSSES					INCLUDED
	TREASURED TITLE™ (SALVAGE BUYBACK @ 50%)					INCLUDED
	VEHICLE LOCK COVERAGE					\$1,500
	VIN THEFT & FRAUDULENT TITLE COVERAGE					\$5,000
	COVERAGE FOR ACCIDENTAL DEPLOYMENT OF AN AIRBAG					\$1,500



### 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:

- Unlike competitors that do not pay commissions on towing coverage, agents receive full commissions on towing coverage from CARE bundles.
- We focus on 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 package benefits and limits may vary by state.

B CARE pricing in WA: Silver-\$10.82, Gold-\$27.12, Platinum-\$37.99, Titanium-\$79.95.

C CARE package bundles provide additional coverage. Limits shown above increase the category limits included in the base policy contract.

✓ Checkmarks denote same coverage limit as the package option listed to the left.