



COLLECTOR CAR

Protection for a single classic or a prized collection

American Modern has one of the most inclusive collector car programs in the industry, covering all types of collectors, vehicles, operators, and values.

- Muscle car
- Street rod
- Race car
- Classic car
- Custom
- Restoration in process
- Antique
- Kit car
- Exotic
- Cobra replica

And it's not just cars. We accept collectible motorcycles, tractors, trucks, fire engines and military vehicles, too.

Understanding agreed value

American Modern offers an agreed value total loss settlement. Before the policy activates, the car owner, the agent, 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.

Some other specialty auto policies, and a typical daily-use auto policy, offer stated value coverage. It's not the same. In fact, it is really just actual cash value coverage with a maximum limit – the stated value – and the carrier pays the vehicle's market value which it determines after the loss. If the market value has dropped since the policy was purchased, then that lower dollar amount is the payout.

Discounts

Collections valued over \$150,000

- Credits are offered based on the security features and fire resistance of the building where the collection is stored, and whether the collection is split among several locations.

Car club membership

- A 10% credit applies for membership in an approved club.

Anti-theft device

- Alarm – 5%
- Active disabling device – 5%
- VIN etching – 15%
- Electronic vehicle ID system – 20%

Accident prevention course

- Offered in some states, this discount saves 5 to 10%.



Collector Vehicle program

Full coverage	Our program includes bodily injury, property damage, collision, comprehensive and uninsured motorist. Depending on your state, it may include medical payments and personal injury protection (no-fault).
Loss settlement	Agreed value loss settlement – A car can be worth more than the depreciated value listed in a price book. Once we agree on a value for your prized possession, that's what you'll get in the event of a total loss. There's no depreciation or questions.
Discounts	Collections – Credits vary Car club membership – 10% Anti-theft devices – Up to 20% Accident prevention course – Up to 10% offered in some states
Payment options	EZPay – Pay through automated monthly installments. 4-Pay – Pay a quarter up-front with an installment due every 60 days. Full Pay – Pay when coverage begins or on renewal.
Included coverage	Mileage plans – 1,000, 3,000, 6,000 or unlimited. One liability charge – Flat rate is charged regardless of the number of vehicles on the policy. Spare parts – Lost or stolen spare parts are covered up to \$2,000. You can increase the limit. Towing – Up to \$75 per occurrence. Trip interruption – Up to \$150 per day is reimbursed for transportation, lodging, and expenses if the vehicle becomes disabled more than 50 miles from home for at least 24 hours. Pet coverage – Up to \$750 in medical expenses is paid for a pet injured while in the vehicle. Deductible options – \$0 to \$10,000 New purchase coverage – Any new addition to a collection, valued up to \$50,000, is covered for 30 days to allow time to formally add the car to the policy. Collectors can increase the limit.
Optional coverage	Nationwide roadside assistance – <ul style="list-style-type: none"> • Guaranteed flatbed towing – \$200 per occurrence • Flat tire assistance • Lockout assistance • Fuel delivery • 1-800 emergency number Full safety glass – No deductible applies if a windshield requires replacement and there is no other vehicle damage. Foreign transport – Extend coverage for vehicles when driven overseas and while in transit. Medical payments – Add coverage for basic medical care without a liability determination.



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Coverage is subject to policy terms, conditions, limitations, exclusions, underwriting review and approval, and may not be available for all risks or in all states. Rates and discounts vary, are determined by many factors and are subject to change. Policies are written by one of the licensed insurers of American Modern Insurance Group, Inc., including American Modern Home Insurance Company d/b/a in CA American Modern Insurance Company (Lic. No 2222-8).

04281-CV-201311

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