



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.

Our program was started by a team of car buffs in our product department back in the 1990s, and it's still populated with passionate car people. Their interest and dedication helped it expand to nearly all states. Recently, *Car and Driver* magazine recognized us a Top Classic Car Insurance Provider.

Discounts help customers save

- Anti-theft device *
- Association membership
- Automatic fire suppression system
- Central station fire protection / burglar alarm
- Customer loyalty (renewal) *
- Homeownership (any carrier)
- Large collection *
- Two or more different 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. You could help save your customer 20% or more.

*Available in California plus the Good Driver discount.

We accept more classes than most carriers

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. We welcome a wide range of vehicles:

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

Key coverage: 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 (inclusive of taxes and fees). The deductible of course applies, but there is no depreciation and no misunderstanding.

Ownership and drivers	<ul style="list-style-type: none"> Title may be held by an individual, trust, LLC or corporation. Operators must maintain a separately insured vehicle for daily driving.
Vehicle types accepted	<ul style="list-style-type: none"> Classic Antique Muscle Street rod Modified Replica Kit car Exotic Race car Restoration in process Fire engine Military vehicle Truck
Coverage levels	<ul style="list-style-type: none"> Full coverage – collision, comprehensive, property damage, bodily injury, uninsured motorist, any state requirements
Loss settlement	<ul style="list-style-type: none"> Agreed value inclusive of taxes and fees (default) Stated value
Included coverage	<ul style="list-style-type: none"> Collectors coverage Disaster relocation Full safety glass Personal effects Pet protection Spare parts Towing and emergency expense Travel loss
Optional coverage	<ul style="list-style-type: none"> Appreciation of value security Automobilia Breach of warranty Collectors coverage extension Collision Diminishing deductible Medical payments Subrogation waiver exclusion Trailer physical damage Trip coverage Underinsured motorist Uninsured motorist
Discounts	<ul style="list-style-type: none"> Anti-theft device * Association membership Automatic fire suppression system Central station fire protection / burglar alarm Customer loyalty (renewal) * Homeownership (any carrier) Large collection * Two or more different 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 * <p>*Available in California plus the Good Driver discount.</p>
Payment options	<ul style="list-style-type: none"> Full pay Monthly, EFT only Semiannual, billed or EFT Quarterly, billed or EFT Bimonthly, billed or EFT

Quote today in AMsuite®

Coverage is subject to policy terms, conditions, limitations, exclusions, underwriting review and approval, and may vary or 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 but not limited to American Modern Property and Casualty Insurance Company (CA Lic. No. 6129-1).

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