



Which policy should I write?

Sometimes it's not immediately obvious whether a customer needs standard auto or collector vehicle coverage, **especially if the vehicle is new or late model**. Did she buy that Corvette for daily use, or because she's an avid Corvette collector?

Placing customers in the right program will get them properly covered — and help you retain their business. Ask these questions to figure out which program would provide the most appropriate coverage.

Know What To Ask:



Why did the customer purchase the vehicle?



How often / how many miles is it being driven?



Where's it normally parked?



What's the vehicle's anticipated future value?



Are there strong preferences about where and how the vehicle should be repaired / restored?

Collector Vehicle



Purchased for hobby or investment.



Driven rarely / less than 6,000 miles a year.



Always garage-kept.



The vehicle's value is expected to eventually appreciate. Customer wants to insure for Agreed Value to protect investment.



Customer requires original or custom-manufactured replacement parts. Repairs or restoration will require a specialized mechanic or shop.

Quote Collector Vehicle

Standard Auto



Purchased for daily use.



Driven often / more than 6,000 miles a year.



Sometimes or always parked in the open.



The vehicle should continue to depreciate. Customer only needs to insure for Actual Cash Value.



Customer happily accepts after-market replacement parts and has no strong preference about which mechanic or body shop will do the work.

Quote Standard Auto

Which should I quote?

Learn more about our collector vehicle program.

Find more tools and resources at amig.com/myhub.



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