

# Collector Vehicle – New Product Comparison



Simpler quoting and more sophisticated rating opens collector car business to most agents.

Offering special coverage for classic cars is a great complement to a standard auto business. And now it is easier than ever with a streamlined process that walks you through a quote, and that makes putting a value on modifications simple. This updated product covers most anything on four wheels that is collectible. Classic motorcycles can be written in the new Motorsports product.

### Streamlined process gets your quote done fast

- Key questions that may prevent a risk from being accepted are asked up-front to save you the time of creating a full quote.
- Customer and vehicle data is “pre-filled” using information already entered into the system and from other sources. This eliminates duplication and streamlines the process.
- Integrated C.L.U.E. reports determine the number of claims and any at-fault accidents, and import the details saving you time.

### • New Item

	Current Collector Vehicle Product	New Collector Vehicle Product
<b>Ownership and drivers</b>	<ul style="list-style-type: none"> <li>• Title may be held by an individual, trust, LLC or corporation.</li> <li>• Operators must maintain a separately insured vehicle for daily driving.</li> </ul>	<ul style="list-style-type: none"> <li>• Title may be held by an individual, trust, LLC or corporation.</li> <li>• Operators must maintain a separately insured vehicle for daily driving.</li> </ul>
<b>Vehicle types accepted</b>	<ul style="list-style-type: none"> <li>• Classic</li> <li>• Antique</li> <li>• Muscle</li> <li>• Street rod</li> <li>• Custom</li> <li>• Cobra replica</li> <li>• Kit car</li> <li>• Exotic</li> <li>• Race car</li> <li>• Restoration in process</li> <li>• Fire engine</li> <li>• Military vehicle</li> <li>• Tractor</li> <li>• Truck</li> <li>• Classic motorcycle</li> </ul>	<ul style="list-style-type: none"> <li>• Classic</li> <li>• Antique</li> <li>• Muscle</li> <li>• Street rod</li> <li>• Modified</li> <li>• Replica</li> <li>• Kit car</li> <li>• Exotic</li> <li>• Race car</li> <li>• Restoration in process</li> <li>• Fire engine</li> <li>• Military vehicle</li> <li>• Tractor</li> <li>• Truck</li> </ul> <p><i>Classic motorcycles are covered by the new Motorsports product.</i></p>
<b>Coverage levels</b>	<ul style="list-style-type: none"> <li>• Full coverage – collision, comprehensive, property damage, bodily injury, uninsured motorist, any state requirements</li> </ul>	<ul style="list-style-type: none"> <li>• Full coverage – collision, comprehensive, property damage, bodily injury, uninsured motorist, any state requirements</li> </ul>
<b>Loss settlement</b>	<ul style="list-style-type: none"> <li>• Agreed value</li> <li>• Stated value</li> </ul>	<ul style="list-style-type: none"> <li>• Agreed value</li> <li>• Stated value</li> </ul>
<b>Included coverage</b>	<ul style="list-style-type: none"> <li>• Collectors coverage</li> <li>• Pet coverage</li> <li>• Spare parts</li> <li>• Towing</li> <li>• Trip interruption</li> </ul>	<ul style="list-style-type: none"> <li>• Collectors coverage</li> <li>• <b>Disaster relocation</b></li> <li>• <b>Full safety glass</b></li> <li>• <b>Personal effects</b></li> <li>• Pet protection</li> <li>• Spare parts</li> <li>• Towing and emergency expense</li> <li>• Travel loss</li> </ul>

	Current Collector Vehicle Product	New Collector Vehicle Product
Optional coverage	<ul style="list-style-type: none"> <li>• Collectors coverage extension</li> <li>• Collision</li> <li>• Full safety glass</li> <li>• Foreign transport</li> <li>• Medical payments</li> <li>• Nationwide roadside assistance</li> <li>• Uninsured motorist</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Appreciation of value security</b></li> <li>• <b>Automobilia</b></li> <li>• Collectors coverage extension</li> <li>• Collision</li> <li>• <b>Diminishing deductible</b></li> <li>• Medical payments</li> <li>• <b>Subrogation waiver exclusion</b></li> <li>• Trailer physical damage</li> <li>• Trip coverage</li> <li>• Uninsured motorist</li> </ul>
Discounts	<ul style="list-style-type: none"> <li>• Anti-theft device</li> <li>• Accident prevention course</li> <li>• Car club membership</li> <li>• Large collection</li> <li>• Unique risk</li> </ul>	<ul style="list-style-type: none"> <li>• Anti-theft device</li> <li>• Association membership</li> <li>• <b>Customer loyalty (renewal)</b></li> <li>• <b>Homeownership (any carrier)</b></li> <li>• <b>Multiple policies with American Modern</b></li> <li>• Multiple vehicles on a policy</li> <li>• <b>No driving violations</b></li> <li>• <b>Paperless policy</b></li> <li>• <b>Paying in full</b></li> <li>• <b>Preferred customer (claims free)</b></li> <li>• Prior insurance (from other carrier)</li> <li>• Safety course completion</li> </ul>
Payment options	<ul style="list-style-type: none"> <li>• Full pay</li> <li>• Monthly, EFT only</li> <li>• 4-Pay, billed</li> </ul>	<ul style="list-style-type: none"> <li>• Full pay</li> <li>• Monthly, EZPay only</li> <li>• Semi-Annual, billed or EFT</li> <li>• Quarterly, billed or EFT</li> <li>• Bi-Monthly, billed or EFT</li> </ul>

The Collector Vehicle product is offered just through American Modern Property and Casualty Insurance Company, and will begin rolling out in 2016.



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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, discounts vary, are determined by many factors, are subject to change.

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