

# Classic/Antique Car Product Info

**It's about more than age:** Covering a broad range of classics, modified collectors, reproductions, replicas, restorations, and modern classics.

## General Collector Car Eligibility

- Owners of collector cars written in must have another vehicle(s) for regular/daily use.
- Vehicles should have some intrinsic collector value and should not be written in this program simply due to age.
- Vehicles may be original condition (stock), modified or restored.
- Vehicles must be stored in a fully enclosed, locking garage when not in use unless approval is given for a carport.
- Physical damage coverage is required.
- If the owner of a collector car has another auto policy with Safeco, the collector car liability limits must match the limits on the other auto policy.
- Please contact your underwriter when writing a collection of more than four vehicles.
- If collector car is to be insured as an Antique, it must be in 'show' condition, very limited use (under 5000 miles annually) and registered as an Antique auto with the state of Massachusetts.

## Photos & Valuation

### Photographs

- **Photos are required** for Agreed Value coverage
- Take photos from opposite corners of the front and rear so the entire exterior of the vehicle can be seen.
- A photo of the engine and interior are required.
- Suspension photos are required if modified.
- Photos taken by the vehicle owner are acceptable.
- Photos should be recent (within the last 3 months).

### Valuation

- Collect value documentation and submit with application.
- Approximate vehicle values can be found at <http://www.nada.com>.
- Appraisals are not required unless the value documentation cannot support the insured value.
- Vehicles with an agreed value in excess of \$100,000 are permitted with pre-underwriting approval.

# Ineligible Lists - Classic/Antique Car

## Ineligible Vehicles List:

- Vehicles principally garaged or stored in DE, HI, ME, NJ, RI, DC, Canada, Mexico or Puerto Rico (“principally garaged” is defined as at least 6 months in a given state or location)
- Vehicles used in any racing or speed events
- Vehicles used in the delivery of goods, or used as limo or taxi service, or emergency services.
- Vehicles with jet or nitric oxide or similar type engines.
- Vehicles used in off road recreational activities
- Vehicles used as a daily transportation vehicle or made available as a substitute vehicle for the household members unless written as Classic Regular Use
- Vehicles owned or partially owned by someone not listed on the policy
- Vehicles that do not include physical damage
- Vehicles that are parked outside, on the street or in public parking garages
- Vehicles used for any business or commercial activities
- Vehicles driven to and from school

## Ineligible Drivers

- Any operator who has more than the following accident and violation activity within the 34 month experience period:
  - No DWI/alcohol/drug/major violations
  - One at-fault accident
  - Three minor or speeding violations
  - A combination of one at-fault accident and two minor or speeding violation
- Drivers with less than 10 years driving experience
- Drivers without a specific, in state garaging address
- Drivers requiring an SR-22 filing or other form of financial responsibility filing
- Drivers who are not permanent residents (10 month intended stay) of the rating state
- Drivers with permanently suspended or revoked licenses
- Drivers who have been convicted of insurance fraud
- Persons employed in illegal enterprises and occupations
- Persons employed in occupations involving the use of an insured vehicle by nonresident or non-dependent operators
- Drivers who have had a policy cancelled by Safeco for loss experience or misrepresentation
- Drivers without a means of daily transportation other than vehicles insured in Safeco’s Classic Car Program