



QUALIFICATIONS | 6+ VEHICLES VALUED AT \$250K+ | 1+ VEHICLE(S) VALUED AT \$500K

HAGERTY EXPERT COLLECTOR™

DESIGNED FOR EXCEPTIONAL COLLECTIONS

FEATURES AND BENEFITS:

MARKET VALUE PROTECTION

If the market increases above the value of the insured classic(s) and a covered total or partial loss happens, he/she receives up to 150% of the insured value.

VALUE GUARD

The insured value of each vehicle increases by 2% at the end of every quarter to protect against midterm market inflation.*

CHERISHED SALVAGE®

A total loss is difficult and some clients still want to keep their vehicles. With Cherished Salvage® they can, and still receive the full Guaranteed Value™, less any applicable deductible.**

GUARANTEED VALUE™ COVERAGE

The insured classic(s) are covered for their true value in the event of a covered total loss. No worries about depreciation, or negotiating with an insurance company.***

TOTAL LOSS DEDUCTIBLE WAIVER

If the collector vehicle is declared a total loss, any optional deductible would be waived.****

AUTOMATIC NEW PURCHASE COVERAGE

When adding to the collection, the newly acquired collector vehicle will automatically be covered for 90 days. This coverage will equal the highest-valued vehicle insured with us (or purchase price, if less) up to \$5 million.

INTERNATIONAL COVERAGE

Traveling with collectables is covered for physical damage and excess liability.

TRIP INTERRUPTION

If a covered accident happens while traveling in a collector car, he/she will receive up to \$1,500 in coverage for related expenses (car rental, etc.)

EVACUATION EXPENSE

Moving the insured vehicle(s) when hurricane, floods and other declared emergencies happen is covered for half the expense (up to \$250/vehicle/event and \$2,500 vehicle/year).

VIN & TITLE THEFT PROTECTION

If an insured VIN is used fraudulently or unlawfully, this covers up to \$50,000 (or a vehicle's value if less) for approved expenses to establish ownership. This includes if the vehicle was purchased with a fraudulent title (if the classic is confiscated by public authorities).

SPARE PARTS

This \$2,500 automatic coverage protects spare parts for collector vehicles, which can be rare, valuable and often not covered under a homeowners policy.

*Value will return to original Guaranteed Value™ at renewal, unless the client requests a value increase and Hagerty agrees. **State laws govern vehicle demolition/titling after a total loss. For Illinois, vehicle must be greater than 8 years old. ***Less any applicable deductible. Coverage not available in Mexico or countries designated as non-US trading partners.

****Any special deductibles, including Flood, Surge and Ground Water Deductible, Earthquake Deductible and Loss Limits still apply. This is a general description of coverage. Hagerty determines final risk acceptance. All coverage is subject to policy provisions, exclusions, and endorsements. Some coverage may not be available in all states. Hagerty, the Hagerty shifter logo, Hagerty Expert Collector, Cherished Salvage, and Guaranteed Value are trademarks of the Hagerty Group, LLC. ©2017. All rights reserved.