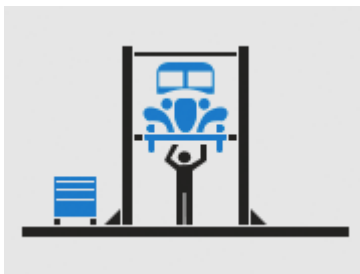


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[\(/apps/-/quotemyclassic\)](#)

ADDITIONAL COVERAGES

We know that classic vehicles need special care. That's why we offer special coverages for vehicles under construction and the collector who travels. We also cover all of the tools, spare parts and automobilia that they have in their garage; offer shared expenses) for moving a covered vehicle due to natural disasters, and retention of salvage rights.



Vehicle Under Construction

Hagerty offers specialized coverage to protect your client's car during all stages of construction, whether they're restoring or building a car. At just \$20* the Vehicle Under Construction coverage ensures the best protection as they make progress and the classic's value increases. A simple addition to an existing Hagerty policy, Vehicle Under Construction coverage includes:

Automatic Quarterly Value Increases

The car's Guaranteed Value™ will automatically increase 10% per quarter up to a maximum increase of \$25,000.** No call necessary.

Additional Tool Coverage

\$750 worth of coverage for their automotive tools.

Access to Member Assistance Towing

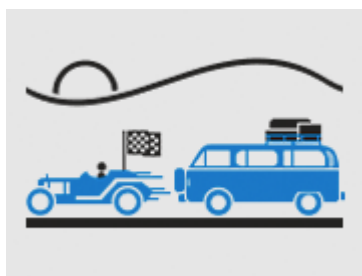
A dedicated toll-free number to classic and collectible vehicle towing specialists who can help them get their car back and forth from the shop.

Low Annual Premium

Coverage for just \$20* per year.

** Rates subject to change.*

***Value will return to original Guaranteed Value at renewal, unless you request a value increase and Hagerty agrees.*



Traveling Collector Coverage

Hagerty offers specialized coverage for active car collectors who frequently take their cars on road trips, car rallies and car cruises. Hagerty's Traveling Collector Coverage costs just \$25* and it provides an easy, affordable insurance option to help your clients in the event of a covered accident while traveling. A simple addition to an existing Hagerty policy, Traveling Collector Coverage includes:

Trip Interruption Coverage**

\$1,500 for the use of a rental, repayment of expenses (tickets, fees, etc.), food and lodging during repairs.

Coverage for Parts, Tools, and Personal Effects

\$750 additional coverage for spare parts and tools and \$250 for personal effects.

Accidental Death Coverage***

\$10,000 per accident, \$500 of which can cover a family pet.

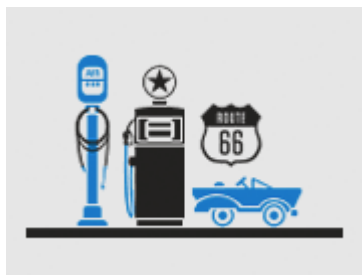
Low Annual Premium

Coverage for just \$25* per year.

* *Rate subject to change.*

***Trip Interruption: A 24-hour waiting period applies and vehicle must be at least 50 miles from home.*

****Accidental Death: Excludes motorcycles (state exceptions may apply).*



Automobilia Coverage

We provide coverage for your clients' valuable automotive collectibles. Annual premiums begin at just \$12 with \$0 deductible on most losses.

Automobilia is a historic or collectible item linked with motor vehicles including:

- Petroliana (gas pumps, station displays)
- Model Cars and Toys
- License Plates
- Posters and Signs
- Paintings and Prints
- Hood Ornaments
- Automotive Literature
- Tractor Memorabilia
- Farm Implements
- Militaria (excluding guns)
- Diner Memorabilia (soda shop signs, diner displays)
- Barber Shop Memorabilia (barber poles, signs)
- And More

**Rate subject to change.*



Spare Parts and Tools Coverage

Spare Parts Coverage

Hagerty policies include \$750 of comprehensive coverage for spare parts, but some owners need more:

- Coverage for all spare parts, even if they're not intended for the vehicle on your client's Hagerty policy
- Annual premiums begin at just \$19*, with a \$0 deductible on most losses

Automotive Tools Coverage

- Coverage for personal tools used to maintain or restore collector vehicles
- Includes tool boxes, storage cabinets, and accessories
- Annual premiums start at just \$28*

**Rate subject to change.*



Cherished Salvage® Coverage

Some clients will do whatever it takes to keep their vehicle because of their emotional and/or financial investment. They may have purchased it new or inherited it, or own a vehicle of high value. That's why Hagerty created Cherished Salvage® coverage, which allows your clients to retain their vehicle after a covered total loss.

Coverage Details

- In the event of a covered total loss or constructive total loss, the insured retains salvage rights. The policyholder will be able to keep the vehicle and still receive the full Guaranteed Value™.

- Additional cost of 15% of the vehicle's Comprehensive and Collision premiums (if applicable).

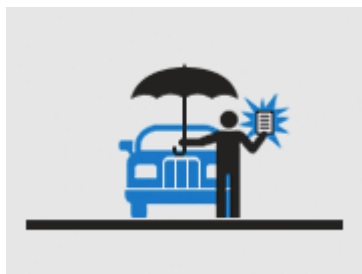


Evacuation Expense Coverage

Emergencies like hurricanes, tornadoes, floods and wildfires put vehicles at risk. When weather warnings or advisories are announced, make sure your client is covered with Hagerty's Evacuation Expense Coverage. Beneficial in all declared emergency situations, and especially when a client lives in another state or location (apart from their vehicle); has a vehicle that isn't capable of travelling quickly; or owns several vehicles.

Coverage Details

- Hagerty will pay 50% of any reasonable expense incurred to move a covered vehicle from an area experiencing emergency conditions, up to \$250 per vehicle per occurrence with an annual cap of \$1000 per vehicle.
- Additional cost of \$5 per covered vehicle.
- Emergency conditions include:
 - A named storm watch, warning or advisory,
 - A declared state of emergency,
 - An announced evacuation, whether mandatory or voluntary, or
 - The imposition of a special curfew.



Surety Bonds

In addition to collector car insurance, Hagerty can provide a variety of bonds including:

Lost or Defective Title Bonds

Commonly requested by the state DMV or Secretary of State to register vehicles with lost or defective titles.