



**AMERICAN MODERN HOME
INSURANCE COMPANY**

(077)

New Business 06-01-09

Renewal Business 08-01-09

**SPECIALTY UNDERWRITERS
GROUP LTD.**

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American Modern Collector Vehicle

Program Manual

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SUBMITTING THE RISK

Please keep in mind that sound underwriting requires the exercise of trained judgment, applied to current and individual situations. All risks should meet our underwriting eligibility criteria or have prior approval from your underwriting authority prior to submitting. Occasionally your American Modern Collector Vehicle Underwriter may declare a risk unacceptable to the Company even though it appears to be eligible in this Guide.

BINDING PROCEDURES

It is recommended that you familiarize yourself with the information contained within this Program Manual prior to issuing a Collector Vehicle policy. Please bear in mind that there are specific requirements/restrictions placed on owner/operator eligibility, unit eligibility, usage, storage, and binding authorities as noted in this manual. If you find yourself with issues that can not be resolved with this Program Manual, please contact our Collector Vehicle department for additional assistance.

1. New Business
 - a. Policies are considered bound when the complete submission packet (as outlined below) is received. All new business is subject to underwriting review and approval.
 - i. All completed submission packets should be received by American Modern Insurance Group no later than 14 days after the requested effective date of coverage.
 - ii. Submission packets received greater than 14 days after the requested effective date of the policy will be considered bound on the date received.
 - b. A complete submission packet contains:
 - i. The completed application.
 1. All applications should be printed from the American Modern Collector Vehicle processing system.
 2. All applications should have all sections completed and signed by the applicant.
 3. All signatures on the applications must be dated prior to or on the requested effective date of the policy.
 4. The exact current odometer reading must be noted on the application for each vehicle.
 5. A clearly legible V.I.N. (Vehicle Identification number) is mandatory on all applications submitted to the company due to state insurance verification regulations.
 6. Driver's license numbers for all operators are mandatory.
 - ii. The current insurance declarations page for the applicant's regular use vehicle(s). ID cards are not acceptable.
 - iii. All state specific selection or rejection forms signed by the insured. (see COVERAGES section for specifics)
 - iv. Recent color photographs for each vehicle per the below requirements. Good quality digital or 35mm photographs are acceptable.
 1. Stock Vehicles – At minimum, two (2) exterior photos of each collectible vehicle showing all (4) sides.
 2. Modified Vehicles – At minimum, two (2) exterior photos of each collectible vehicle showing all (4) sides, one (1) of the engine compartment, and (1) of the vehicle interior.
 3. Units over \$100,000 in value should follow the "Modified Vehicles" requirements.
 4. It is also recommended, but not required, to obtain a photo of the garage and the odometer for each vehicle.
 - v. Documentation needed for discounts that may apply.
 - vi. Payment and any associated forms (See PAYMENT PLANS AND OPTIONS for specifics).
2. Mid-Term Additions & Changes:
 - a. All mid term additions or changes are considered bound when all of the below information is received. All mid term additions or changes are subject to underwriting review and approval.
 - b. All additions or changes should be submitted within 14 days of the requested effective date.
 - i. Any additions or changes received greater than 14 days after the requested effective date of the policy will be considered bound on the date received.
 - c. Requests to add or replace a vehicle must be made on the American Modern Collector Vehicle Program Change Request form and must include the photographs as outlined for New Business submissions.
 - d. All policy changes must have completed state specific forms attached at time of submission, if required. Please contact your underwriting authority with any questions on required forms for changes.
 - e. Payment may be submitted at the time of the change or the insured will be billed at a future date.
3. Elite Collectors Group
 - a. An Elite Collector is one who:
 - i. has more than 10 units in one collection;
 - ii. has a vehicle or total collection that is valued in excess of \$500,000; or

- iii. requires special handling due to their celebrity/social status.
- b. All quotes, policy issuance, and mid-term additions or changes on Elite Collectors should be handled by American Modern's Elite Collectors Group.
- c. Please contact the Collector Vehicle Team at 800-214-2351 to reach one of our Collector Vehicle Team Elite Collectors associates.

TEMPORARY SUSPENSION OF WRITINGS

During periods of severe weather, please **do not** accept any applications for new coverage, requests to increase coverage limits, or requests to lower deductibles on existing policies. Impending severe weather includes, but is not limited to: tornado, flood, hurricane or tropical storm warnings and/or watches. Renewals of expiring policies may be written, provided there is **no** increase in coverage or lapse between policies.

IMPENDING SEVERE WEATHER - BINDING RESTRICTIONS AND PROCEDURES: FOR UPDATES, CALL (800) 543-2644 EXT. 3700 or refer to the "News For You" section on modernLINK®.

PAYMENT PLAN OPTIONS

EZ Pay* (Electronic Funds Transfer) 2 months down with 10 installments	1-Pay Paid in Full	4-Pay 25% down with 3 installments
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Credit Cards (MasterCard®, Visa®, Discover®, and American Express®) are accepted for all payment options. Please indicate card type, charge amount, card number, and expiration date. Please utilize form AMIGCC-001.

For EZ Pay (Electronic Funds Transfer), submit authorization form # 00220-08-G with a voided check or withdrawal slip. The customer may select the dates of automatic withdrawal.

Payment options, with exception to 1-Pay, include a service fee.

GENERAL UNDERWRITING RULES

1. **Policy Term** – Policies must be written for a 12 month term.
2. **Minimum Premium**
 - a. A \$250 minimum written premium applies for policies insuring modified vehicles or those classified as Kit Cars, Race Vehicles, Exotics, or Custom Motorcycles, a \$100.00 minimum written premium is applicable to all other policies.
 - b. A minimum earned premium of \$50 per policy is applicable if cancelled by the insured. Policies canceled due to non-payment of premium are considered cancelled by the insured.
 - i. If canceled by us for reasons other than non-payment of premium, the return premium shall be calculated pro rata of the written premium.
3. **Full Coverage is preferred for all policies.** Physical Damage only policies are available but require approval from your underwriting authority. Liability only policies are not permitted.
4. **The vehicle's registration location will determine the policy forms and rates applicable.**
5. **ID Cards** - State mandated ID Cards will be issued with each policy. Canadian Non-Resident Inter- Province Motor Vehicle Insurance Cards are available upon request.

OWNER/OPERATOR ELIGIBILITY

American Modern Collector Vehicle continues to offer the lowest rates possible by only insuring those individuals who maintain an average to above average driving record.

1. **General Owner/Operator Eligibility Rules**
 - a. Licensed members of the household or any other operator with regular access to the vehicle must be identified on the application, regardless of the amount of use.
 - b. Each operator in the household, including college students, must maintain another vehicle for their regular use, and this vehicle must be newer than 20 years old. Physical damage coverage on the regular use vehicle is not required.
 - c. Any operator requiring a SR-22 (proof of financial responsibility) is not eligible.

- d. Any operator who has a currently expired driver's license, or has had a driver's license suspended, revoked, cancelled, or barred in the past three years/36 months is not eligible.
 - e. Driver exclusion form CV AD 34 08 04 may be utilized for any person.
 - i. Spouses must sign the form in the event they are the excluded driver.
2. **Experience Period/Driver Record**
- a. Experience Period: 3 years (36 continuous months) preceding the effective date of the policy.
 - b. Operators exceeding the thresholds below should be submitted to your underwriting authority for approval prior to binding:
 - i. More than five points for a single operator;
 - ii. More than fourteen points combined for a household; or
 - iii. Operators with less than nine years driving experience and three or more points.
 - c. Motor Vehicle Reports will be ordered on all operators in the household on New Business applications.
3. **Violation Definitions**
- a. Major Violation means any conviction of the following:
 - i. Driving while intoxicated or under the influence of drugs.
 - ii. Failure to stop and report when involved in an accident.
 - iii. Careless, reckless, or negligent driving.
 - iv. Driving to endanger or with disregard of safety.
 - v. Driving while license is suspended, revoked, cancelled or barred.
 - vi. Drag racing or participating in illegal speed contests.
 - vii. Driving wrong way, driving wrong side, driving left of center.
 - viii. Fleeing or attempting to elude a police officer.
 - ix. Any speeding violation in excess of 40mph over the speed limit.
 - b. At-Fault Accidents. For underwriting and rating purposes, every accident will be considered to be "At-Fault" EXCEPT those occurring under the following circumstances:
 - i. Any accident where accumulated total damages do not exceed \$1,000.00 including any deductible.
 - ii. The vehicle was lawfully parked at the time of the accident.
 - 1. If the parked vehicle rolls from the parked position then any such accident is charged to the person who parked the vehicle.
 - iii. Any accident where an insured unit is struck by another vehicle and the applicant or other resident operator is reimbursed by, or on behalf of, the individual(s) who are responsible for an accident or receives judgment against such person.
 - iv. Any accident where the unit operated by the applicant or any resident operator is the victim of a "hit-and-run", if the applicant or resident operator reports the accident to the proper authority within 24 hours.
 - v. Any accident that was caused by contact with a living animal, including a bird.
 - vi. Any accident where the operator of the other vehicle involved in the accident was convicted of a moving traffic violation and the applicant or resident operator was not convicted of a moving traffic violation in connection with the accident.
 - vii. Accidents involving Physical Damage, limited to and caused by flying missiles, or falling objects.
 - c. Felony Violation means any conviction for a traffic related felony in the past 10 years.
 - d. Minor Violation means any conviction not listed under Major Violation, At-Fault Accidents or Felony Violation.

UNIT ELIGIBILITY

IMPORTANT NOTE: An American Modern Collector Vehicle is a private passenger vehicle which is used on a very limited basis, such as in exhibitions, club activities, parades, and the occasional pleasure/leisure use. American Modern Insurance Group insures these vehicles on an Agreed Value basis, and therefore we are looking for vehicles that are in good to excellent maintenance, original or restored condition, and whose characteristics - unique features, rarity, and/or overall popularity with various generations – raise the desirability of the vehicle above that of the common auto.

- 1. American Modern Collector Vehicle Program defines each vehicle type below:
 - a. Antique – A vehicle with a model year of 1949 and prior.
 - b. Classic – A vehicle with a model year of 1950 through and including 1984.
 - c. Collectible – A vehicle with a model year of 1985 to the current year.
 - d. Exotic - A vehicle whose performance is superior to its contemporaries. In addition to their performance characteristics, they usually exhibit unique styling elements and are of limited production (e.g. less than 1,000 units). Exotic are defined by the company and include vehicles such as Lamborghini, Ferrari, Bugatti, Bentley, etc. A reduced rate applies for Exotics over 15 yrs of age.
 - e. Special Interest - A unit 20 years and older that has developed into a collector's piece as a result of age, design, rarity, or a combination therein. Vehicles that fall into this category are normally designed for a

- unique function and/or purpose such as fire engines, military equipment, vintage tractors, etc.
- f. Kit Cars – A vehicle built from a purchased package or a combination of components meant to change the overall identity of the vehicle. These may replicate previously manufactured models or be a one off design. American Modern Collector Vehicle categorizes these vehicles into two classes.
 - i. Standard Kit cars which are modeled after normal performance level vehicles. Standard kit car examples include Ford Roadster's (1930's), T-buckets, and Manx Dunebuggies, etc.
 - ii. Premium Kit Cars are modeled after high performance vehicles. Premium kit car examples include Cobra Replicas, GT-40 Replicas, and other high performance cars.
- g. Motorcycle – A two or three wheeled vehicle that is not an auto or a truck. American Modern Collector Vehicles categorize motorcycles into two classes.
 - i. Classic motorcycle - A motorcycle that is 20 years of age or greater and is in excellent condition.
 - ii. Custom motorcycle - A motorcycle of unique design (one off custom built bikes) or are modified from manufacture to the extent that they in essence no longer retain their original identity.
- h. Race Vehicle – A vehicle that is primarily used for racing.
- i. Not Registered – A vehicle that is held for collecting purposes only & is not registered for street use.
- j. Trailer – Trailers that are used primarily with your Collector Vehicle are eligible for coverage. Stand alone trailers are not allowed. American Modern Collector Vehicle categorizes trailers into two classes
 - i. Vehicle Transport - trailers that are utilized exclusively for the transport of your collectible vehicle.
 - ii. Tow-Behind - exclusively utilized to transport items to/from shows/meets and are only towed behind "your covered auto". These trailers are normally customized to match the theme of the towing vehicle and also include "Coca Cola" trailers.

Additional Vehicles:

- a. **"Vehicles Under Restoration"**- Vehicles less than 80%* completed at the time of application are required to be under active restoration. These vehicles will be subject to prior underwriting approval. If approved, we require annual updates, photos and documentation, on the progress made and such vehicles should be completed within 2 years. They are rated and classified based on the original date of manufacture and level of modifications. These should be insured at their current, not at the finished project's value.
**A vehicle is considered 80% complete when it is drivable and only minor improvements are needed such as final paint, decals, etc.*

2. Program Requirements

- a. Mileage Plans:
 The American Modern Collector Vehicle Program allows for the tailoring of the premium to the actual vehicle use. All applicable vehicle types have 1,000, 3,000, 6,000, and Unlimited mileage tiers available.
 - i. It is expected that the vehicle be used consistent with the mileage tier selected.
 - ii. Mileage tiers may be updated to reflect proper usage at any point throughout the policy term.
 - iii. Expected usage in excess of 10,000 miles per year requires approval from your Underwriting Authority.
- b. Vehicle Storage:
 - i. The vehicle must be stored in a locked garage facility*. Garaging facilities must be a permanent structure that is fully enclosed and all entryways must have a functioning locking mechanism.
 - 1. We do not consider the following to be acceptable garaging facilities:
 - a. Three sided enclosures;
 - b. Canopy Garages.

**We are able to make exceptions for some vehicles that are stored in carports. These vehicles require approval by your Underwriting Authority and a surcharge will apply.*
 - ii. When the vehicle is away from the owner's premises in accordance with the Usage Requirements, it is expected that the owner will exhibit a high level of due diligence to ensure the protection of the vehicle.
 - iii. Any vehicle not stored in a secured and locked facility when not being used in accordance with the Usage Requirements, is not eligible for the program.
- c. Usage Requirements
 - i. As stated above, an American Modern Collector Vehicle is a private passenger vehicle which is used on a very limited basis, such as in exhibitions, club activities, parades, and the occasional pleasure/leisure use. As such, any vehicle used for any of the following purposes (or similar situations) is considered ineligible for coverage:
 - 1. As the insured's principal means of transportation;
 - 2. As substitute transportation for any regular use vehicle;
 - 3. Driving to or from School;
 - 4. Driving to or from Work (unless properly endorsed);
 - 5. For business or commercial use (unless properly endorsed);
 - 6. While participating in, testing for, or practicing for racing, speed contests, time trials, driver's education or on track event of any kind.

- ii. Usage of the American Modern Collector Vehicle is considered to fall within the usage requirements when:
 - 1. The vehicle is in transit to or from, in attendance at, or located at the lodging of the named insured during overnight exhibitions, club activities, or parades; and
 - 2. in transit to or from a repair facility and/or maintenance function.
- iii. American Modern Collector Vehicle also provides coverage for these unique types of usage:
 - 1. Occasional Commuting – Allows coverage for incidental driving to work. Maximum of two times per week.
 - 2. Promotional Usage – For those persons who are involved in pseudo business pursuits with their collector vehicles, this extends coverage to during those actions. These would include vehicles that are sponsored to attend shows/events, vehicles utilized in business advertisements, and other similar type activities.

3. Valuation

IMPORTANT NOTE: Because owners of an American Modern Collector Vehicle see their units as an important investment, it is important that we accurately estimate the amount of insurance necessary. Since these units are insured at Agreed Value, it is imperative that proper care is taken to establish the proper value of the vehicle. Units must be insured to a “realistic” market value based on a current pricing and valuation guide. Your American Modern Collector Car Underwriters prefer using the NADA® Appraisal Guides or the Old Cars Price Guide®.

a. Maximum Values:

- i. The maximum value per unit within the agency binding authority is \$75,000; maximum total collection value is \$150,000.
- ii. Units undergoing restoration shall be insured at the current value of the vehicle. Mid term value updates are allowed as progress is made on the restoration.
- iii. Values in excess of these limits require company approval prior to binding. Please contact your American Modern Collector Car Underwriter for specific pre-qualification requirements.

b. Minimum Values

- i. The minimum value per vehicle we can accommodate is \$1,000 for Special Interest units and Trailers, and \$3,500 for all other vehicle types.
- c. At our discretion, an independent, professional and detailed appraisal may be requested on any vehicle to verify the value. A “build sheet” may also be requested for heavily modified vehicles.
- d. For higher valued and/or larger collections, additional detailed garaging information may be requested by Underwriting.
- e. High valued vehicles or collections may require an on site inspection by American Modern Insurance Group within the first 6 months of coverage.

4. Specific Vehicle Eligibility

a. Risks requiring underwriting approval prior to binding:

- i. Vehicles equipped with non-OEM (Original Equipment Manufacturer):
 - 1. roll bars,
 - 2. roll cages,
 - 3. wheelie bars,
 - 4. 5 point seat restraints, or
 - 5. nitrous oxide or alternative fuel source (alcohol, methanol, or nitromethane).
- ii. Race “Pro Street” machines – street legal race cars. These vehicles may have gutted interior (no passenger seats, stereo, or upholstery), sequential shifters, air conditioning removed, lightened body panels, roll cages, racing slicks, acrylic windows, etc.
- iii. Any vehicle that is leased or corporately owned. (LLC’s are acceptable).
- iv. Dune Buggies designed for on street use only (e.g. Volkswagen based dune buggies with headlights, taillights, license plate, seat belts, etc.)
- v. Vehicles for sale or on consignment at time of application.
- vi. Vehicles with trailers and/or towing apparatus.

b. Ineligible Risks – please do not quote or bind coverage:

- i. Any vehicle not under active restoration and less than 80% complete. May need a complete restoration of body, chassis, or interior; heavily weathered, wrecked and/or stripped, or is used only for parts.
- ii. Any vehicle equipped with a camper shell-topper or a bed mounted toolbox.
- iv. Any vehicle owned by or registered to a professional collectible car dealership and/or restoration shop.
- v. Dune Buggies designed for off road use (e.g. rail buggies, sand buggies, etc.)

COVERAGES

Note: For all Liability coverages, including BI/PD Liability, Uninsured/Underinsured Motorists BI/PD, and Medical Payments, the rate determined for the highest rated vehicle of a multi-car policy is the total liability coverage premium for all vehicles on the policy. On average, newer or modified vehicles will generate a higher liability rate.

*****Coverages (BI/PD, Comprehensive, Collision, etc.) may not be deleted for seasonal purposes.*****

1. **Liability** - Coverage in the event of an insured's negligence that results in the damage or destruction of another's property or in the bodily harm, sickness, disease, or death of other persons.
 - a. Where applicable, this is a required coverage. Please contact your underwriting authority if you would like to waive.
 - b. Coverage is available in both Combined Single Limits or Split Limits
 - i. Combined Single Limits provides a single limit of coverage providing a "per occurrence" amount. This coverage includes both bodily injury and property damage.
 - ii. Split Limits provides for a "per person" limit and an aggregate "per occurrence limit". This coverage provides for bodily injury coverage only, but a Physical Damage limit (see below) may be selected as well.
 - c. Minimum limit of \$32,500 or \$12,500/\$25,000 are available, but higher limits are available.
 - d. **Limits are required to be less than or equal to that of the regular use auto(s).**
 - e. Liability is not applicable to Race Vehicles or Trailers.
 - f. If a Collector Motorcycle is written under a policy containing Liability coverage, motorcycle passenger liability coverage is included automatically.
 - g. The charge for Liability applies once per policy, regardless of the number of vehicles insured under the policy.
2. **Liability Property Damage** – Coverage in the event of an insured's negligence that results in the damage or destruction of another's property.
 - a. This coverage is required if Split Limits are chosen for Liability Coverage.
 - b. Where applicable, this is a required coverage. Please contact your underwriting authority if you would like to waive.
 - c. This coverage is not available if Combined Single Limits are chosen for Liability Coverage.
 - d. **Limits are required to be less than or equal to that of the regular use auto(s).**
 - e. Liability Property Damage does not apply to Race Vehicles or Trailers.
 - f. The charge for Liability Property Damage applies once per policy, regardless of the number of vehicles insured under the policy.
3. **Uninsured/Underinsured Motorists** - Coverage provides insurance for the protection of persons insured thereunder who are legally entitled to recover damages from owners or operators of uninsured or underinsured motor vehicles because of bodily injury, sickness or disease, including death, or property damage resulting there from.
 - a. This is an optional coverage.
 - b. Coverage is available in both Combined Single Limits or Split Limits
 - i. Combined Single Limits provides a single limit of coverage providing a "per occurrence" amount. This coverage includes both bodily injury and property damage.
 - ii. Split Limits provides for a "per person" limit and an aggregate "per occurrence limit". This coverage provides for bodily injury coverage only, but a Physical Damage limit (see below) may be selected as well.
 - c. Limits should follow the same type (CSL or split) as Liability and may not exceed the Liability Limit chosen.
 - d. **Limits are required to be less than or equal to that of the minimal UM/UIM values applicable to the regular use auto(s).**
 - e. Selection Rejection form V9169 (08/06) should be completed any time the insured is rejecting the coverage or selecting a limit that is less than the Combined Single Limit Liability Coverage. Failure to return a completed form within 30 days will result in Uninsured/Underinsured Motorists coverage being provided at limits equal to that of the Combined Single Limit Liability coverage.
 - f. The charge for Uninsured Motorists applies once, regardless of the number of vehicles on the policy.
4. **Uninsured Motorists Property Damage** – Coverage provides insurance for the protection of persons insured there under who are legally entitled to recover damages from owners or operators of uninsured motor vehicles because of property damage resulting there from.
 - a. This coverage is an optional coverage.
 - b. This coverage is available at a limit of \$7,500.
 - c. Selection/Rejection form VM4OH (03/05) should be completed any time the insured is rejecting the coverage.
 - d. This coverage is not available if Collision is present on the policy.
 - e. This coverage is only available if Uninsured/Underinsured Motorists is purchased.

5. **Medical Payments** - Payment of medical expenses without regard to fault for defined insureds.
 - a. This is an optional coverage.
 - b. Coverage is provided at limits of \$1,000, \$5,000 or \$10,000.
 - c. The charge for Medical Payment applies once, regardless of the number of vehicles on the policy.
6. **Other Than Collision** - Coverage for physical damage to the unit outside of that covered under collision and not excluded by the policy language.
 - a. This is a required coverage.
 - b. Settlement options of Agreed Value and Stated Amount are available. In the event your vehicle is stolen, totaled, or deemed a constructive total loss:
 - i. Agreed Value settlement provides for payment of the value shown on the declarations page, less any applicable deductible.
 1. Inflation guard is automatically included which provides for an additional amount in the event of a total loss equivalent to 2% per quarter throughout the policy term.
 - ii. Stated Amount provides for payment of claims up to the lesser of the amount shown on the declarations page or the actual cash value of the vehicle.
 - c. Deductibles options of \$0, \$100, \$250, \$500, \$1,000, \$2,500, \$5,000, or \$10,000 are available for all vehicle classifications.
 - i. For newer Exotic Vehicles, Race Vehicles, and Custom Vehicles, it is preferred that deductible's below \$500 are not utilized. Please contact your underwriting authority if you would like to issue with lower deductibles.
7. **Collision** - Coverage for damage caused by upset or impact with another vehicle or object.
 - a. Where applicable, this is a required coverage. Please contact your underwriting authority if you would like to waive.
 - b. Settlement options of Agreed Value and Stated Amount are available. In the event your vehicle is stolen, total destroyed, or deemed a constructive total loss:
 - i. Agreed Value settlement provides for payment of the value shown on the declarations page, less any applicable deductible.
 1. Inflation guard is automatically included which provides for an additional amount in the event of a total loss equivalent to 2% per quarter throughout the policy term.
 - ii. Stated Amount provides for payment of claims up to the lesser of the amount shown on the declarations page or the actual cash value of the vehicle.
 - c. The settlement option chosen must follow the same as that for Other Than Collision coverage. Settlement options may vary vehicle to vehicle (e.g. vehicle 1 can be stated value while vehicle 2 is agreed value).
 - d. Deductibles options of \$0, \$100, \$250, \$500, \$1,000, \$2,500, \$5,000, or \$10,000 are available for all vehicle classifications.
 - i. For newer Exotic Vehicles, Race Vehicles, and Custom Vehicles, it is preferred that deductible's below \$500 are not utilized. Please contact your underwriting authority if you would like to issue with lower deductibles.
8. **Towing Coverage** – In the event that the Collector Car suffers a breakdown while away from the garaging location, towing and labor coverage is automatically included up to \$75.00 per occurrence.
9. **Nationwide Roadside Assistance** – Enrolls your client in our Nationwide Roadside Assistance program administered by our third party provider. This program allows for:
 - a. \$200 per occurrence limit for towing and labor provided by our third party vendor for disablement resulting from;
 - i. mechanical or electrical disablement;
 - ii. battery failure;
 - iii. insufficient supply of fuel, oil, water, or other fluid;
 - iv. flat tire;
 - v. lock-out;
 - vi. map routing service; or
 - vii. entrapment in snow, mud, water, or sand.
 - b. \$150 per occurrence limit for towing and labor provided by an out of network provider.
 - c. Three occurrences per policy term, six for larger collections.
 - d. Flat Bed service guaranteed;
 - e. 24 hour toll free hotline;
 - f. 50 state availability; and
 - g. No out of pocket expense within coverage limits.
10. **Spare Parts Coverage** - \$2,000 is included for direct and accidental loss to spare parts, emergency tools, and accessories for your covered auto as long as Other Than Collision Coverage is purchased. The insured may purchase additional spare parts.

11. **Full Safety Glass Coverage** – Provides the insured with repair or replacement of damaged safety glass without regard to the applicable Other than Collision deductible. The term “safety glass” as used in this rule means the: Glass used in the windshield, doors and windows of a motor vehicle; and glass, plastic or other material used in the lights of a motor vehicle. System is required to be notated for each vehicle on the policy.
12. **Collector’s Coverage** – This coverage allows collectors of higher valued vehicles to increase the included \$50,000 newly acquired vehicles coverage to better protect their investments. Limits in excess of \$150,000 need to be approved by your underwriting authority.
13. **Trip Interruption Coverage** – Automatically included with each policy, this provides coverage when your covered auto is disabled for more than 24 hours when traveling more than 50 miles from home. This provides up to \$150 per day for reasonable transportation, lodging, and meal expenses, to a maximum of \$600 per occurrence.
14. **Pet Coverage** – Automatically included with each policy, this provides coverage for the treatment or death of your cat or dog resulting from a collision or other than collision loss in which it was occupying your collector vehicle. Coverage is provided to a limit of \$750 per occurrence.

DISCOUNTS

Maximum Discounts

For Other than Collision coverage, the maximum discount for Anti-theft Devices, Fire Resistant Garage Structure, and Security measures is a combined 45%.

For Collision Coverage, the maximum discount for Dispersed Risk, Fire Resistant Garage Structure, and Security measures is a combined 35%.

1. **Car Club /Affinity Group Discount**

A 10% discount applies to the total premium of an insured who is a member of an approved association/affinity group/Car Club. Proof of membership is required

2. **Senior Operator Motor Vehicle Accident Prevention Course Discount**

A 5% discount shall be applied to the premiums for Single Limit Liability, Medical Payments and Collision coverages provided:

- a. the auto is classified and rated as a private passenger auto; and
- b. the principal operator of the auto:
 - 1) is age 60 or older; and
 - 2) has a completion certificate, dated within the most recent 36 months, certifying that he or she has successfully completed a Motor Vehicle Accident Prevention Course approved by the Ohio Highway Patrol.
 - 3) Has not been involved in an at-fault accident not been convicted of more than one moving violation in the three year period prior to successful completion of the course.

The discount shall apply:

- a. to new and renewal policies with inception dates within the 36 month period following the course completion date.
- b. only to the auto principally operated by the insured with the course completion certificate.
- c. only once to each such auto regardless of the number of operators with course completion certificates.

This discount does not apply if the approved course was taken as punishment specified by a court or other governmental entity resulting from a moving traffic violation.

A person may renew eligibility for the Senior Operator Motor Vehicle Accident Prevention Discount by:

- a. Retaking and successfully completing a course as described above, and
- b. Not being involved in an at-fault accident nor being convicted of more than one moving violation in the prior three year period.

3. **Anti-Theft Device** – A discount applicable to the Other than Collision coverage shall be afforded those vehicles equipped with the following anti-theft devices.

- a. **Alarm Only (5%)** – To qualify, the vehicle must be equipped with an alarm only device that sounds an audible alarm that can be heard at a distance of at least 300 feet for a minimum of three minutes.
- b. **Disabling Device** – To qualify, the vehicle must be equipped with a disabling device that disables the vehicle by making the fuel, ignition or starting system inoperative. There are two categories of disabling devices;
 - i. **Active (5%)** – A disabling device is categorized as active if a separate manual step is required to engage the device.
 - ii. **Passive (10%)** – A disabling device is categorized as passive if a separate manual step is not required to engage the device.
- c. **VIN Etching (15%)** – To qualify, a vehicle must have the vehicle identification number etched into the vehicle’s windows and/or body parts.

- d. **Vehicle Recovery System (20%)** – To qualify, the vehicle must be equipped with an operational anti-theft and recovery device consisting of an electronic homing device used in conjunction with a participating policy agency and using a radio frequency network allocated by the Federal Communications Commission. When activated, the electronic homing device allows law enforcement agencies to track the stolen vehicle.
- 4. **Unique Risk Discounts** – For policies with more than one vehicle and a total collection value of greater than or equal to \$150,000, a discount applicable to the Other than Collision and Collision coverages shall be afforded as follows:
 - a. **Dispersed Risk (10%)** – A discount shall apply to all vehicles when they are dispersed between multiple locations with no more than 65% of the collections total value stored in one location.
 - b. **Fire Resistant Garaging Structure** – A discount shall apply to vehicles stored in buildings constructed primarily of the following fire resistant or non-combustible materials.
 - i. **Masonry (10%)** – garaging structures made primarily of masonry or monolithic materials.
 - ii. **Metal (8%)** – garaging structures made primary of metal.
 - iii. **Other (4%)** – garaging structures made primarily of other fire resistant material.
 - c. **Security Measures** – A discount shall apply to vehicles stored in buildings with increased security/ protection measures.
 - i. **Entry Deterrent (2%)** – fenced razor wire, video surveillance, barred windows, guard dog, watchman, etc.
 - ii. **Smoke Detectors & Fire Extinguishers (2%)**
 - iii. **Local Fire & Burglar Alarm System (5%)**
 - iv. **Central Fire & Burglar Alarm System (8%)**
 - v. **Fire Suppression System (10%)**
 - vi. **Motion Sensor Equipped Alarms (3%)**

SURCHARGES

- 1. **Driving Record Surcharges** – a surcharge is applicable to the major coverage premiums for any primary operator with a sub-par driving record.
 - a. Points are assigned as follows:
 - i. Minor Violation – 1 point each
 - ii. At-Fault Violation – 3 points each
 - iii. Major Violation – 5 points each
 - iv. Felony Violation – 15 points each
 - b. The following surcharges depend on the total number of points for the primary operator:
 - i. 2 Points – 0%
 - ii. 3 Points - 20%
 - iii. 4 Points - 50%
 - iv. 5 Points - 70%
 - v. 6 Points - 100%
 - vi. 7 Points - 125%
 - vii. Each additional Point – +50%
 - viii. Excess Vehicle Factor – 0%
- 2. **Inexperienced Operator Surcharge** – a surcharge will be applied to the major coverage premiums for any vehicle with a primary operator with less than nine (9) years driving experience.
 - a. 0 - 2 years driving experience - 100%
 - b. 3 - 4 years driving experience – 75%
 - c. 5 – 8 years driving experience – 35%
 - d. Excess Vehicle Factor – 0%
- 3. **Unverifiable Motor Vehicle Report Surcharge** – A 25% surcharge will apply to all major coverage premiums of any rated operator whose motor vehicle record is not verifiable. This surcharge can only be removed once the MVR can be verified.
- 4. **Carport Surcharge**– A 100% surcharge applicable to Other than Collision premiums will apply to those vehicles that are regularly stored in a carport as opposed to a fully enclosed locked garage facility. Underwriting authority is required.

ASSIGNMENT OF OPERATORS

1. a. Operators are manually assigned a vehicle usage classification of:
 - i. Primary Operator* – This is the individual in the household that primarily operates the vehicle.
 - ii. Occasional Operator – These individuals will operate the vehicle less than the primary operator.
 - iii. Non-Operator – These individuals would for all intents and purposes never operate the vehicle, but would not be excluded from coverage if they did.
 - iv. Excluded Operator – These individuals are excluded from coverage when operating the vehicle. If an operator is excluded on one vehicle, they must be excluded on all vehicles.
*Only the Primary Operator is utilized to rate the vehicle.
- b. Every vehicle must have a primary operator assigned to it.
- c. For policies with single vehicles, the person who utilizes the vehicle the most should be assigned as the primary operator.
- d. For multi-unit policies with a single operator, the operator is assigned to all units as the primary operator.
- e. For multiple units and multiple operators, the following provisions apply:
 - i. If the number of units equals the number of operators, all operators should be assigned as a primary operator to one unit.
 - ii. If the number of units is less than the number of operators, the operators should be assigned so that the primary operator is a different one for each vehicle.
 - iii. If the number of units is greater than the number of operators, all operators must be assigned as primary on at least one vehicle. The remaining vehicles should have the operator with the highest usage assigned as primary.
- f. Excess Vehicle Factor – in the event that the number of vehicles exceeds the number of operators, once all operators have been assigned as Primary Operators on at least one vehicle, it may be chosen to apply the excess vehicles factor to those additional units as opposed to applying the chosen primary operator's characteristics. Generally the excess vehicle factor is a rate neutral factor.

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