



QUICK REFERENCE GUIDE

Collector Car Insurance™

WHAT QUALIFIES FOR HAGERTY'S PROGRAM?

WHAT QUALIFIES

A variety of vehicles qualify, including:

- Antique and Classic Vehicles
- New Vehicles: Limited Production, Exotic and Special Interest
- Modified Vehicles: Street Rods, Replicas, Low Riders and Tuners
- Vintage Motorcycles and Scooters
- Trailers
- Retired Commercial Vehicles: Fire Trucks, Military Vehicles, Tractors and Other Commercial Vehicles
- Motorsports: Pro-street and Any Raced Vehicles
- Vehicles Under Restoration
- Trucks and other utility vehicles

WHAT DOESN'T QUALIFY

- Vehicles used for Camping, Off-road or Utility type driving
- Daily Use Vehicles
- Commercial Use
- Motorcycles with Performance Modifications
- Any Vehicle Modified with Nitrous Components
- Dune Buggies

QUALIFYING GUIDELINES BASED ON:

- Usage - Vehicles are not daily drivers
- Storage - Secure, enclosed storage required
- Driver Eligibility - Must have good driving record
- Regular-Use Vehicles - One for each licensed household driver
- Minimum Value - \$3,500 (Requirements vary based on vehicle type. Refer to underwriting guidelines on www.hagertyagent.com for types and values.)
- Personal Auto Policy or Business Auto Policy (with appropriate endorsements)

WHAT DOES HAGERTY OFFER?

GUARANTEED VALUE COVERAGE

In the event of a covered total loss, your client receives every cent of the car's insured value, not a depreciated amount like with stated value or actual cash value, which are found on regular-use auto insurance policies.

LOW RATES

Hagerty provides coverage geared specifically to the car collector at rates considerably lower than standard policy premiums.

FLEXIBLE USAGE

Cars were made to be driven. Hagerty encourages limited pleasure use with no fixed mileage limits.

POLICY OPTIONS

Liability and Physical Damage Coverage, Comprehensive Coverage and Storage and Transportation are available.

DEDUCTIBLE OPTIONS

Based on vehicle type or value, deductible options are available.

NO APPRAISALS

In most cases, Hagerty doesn't require an appraisal.

REPAIR SHOP OF CHOICE

When a claim requires repairs, your client selects the repair shop or they can fix the car themselves.

NEW PURCHASE COVERAGE (up to \$50,000)

Immediate coverage for your client's newly purchased collector vehicle.

ADDITIONAL COVERAGES

Blanket or scheduled coverage is available for hobby-related collectibles (automobilia), automotive tools and spare parts.

HAGERTY PLUS

Hagerty Plus provides low cost, convenient roadside assistance options and additional resources geared to the interests and lifestyles of collector car enthusiasts.

Coverage/discounts may not be available in all states.

HOW TO CONTACT HAGERTY

DIRECT: Auto 800-747-5348 **FAX:** 231-941-8227

MARINE: 800-762-2628

WEB: www.hagertyagent.com **EMAIL:** agent@hagerty.com **PHOTOS:** photo@hagerty.com

HOURS: Mon. - Fri., 8:30 a.m. - 8 p.m.; Sat., 8:30 a.m. - 4 p.m.; Sun., noon - 4 p.m. (Eastern time)

ADDRESS: Hagerty Insurance, P.O. Box 87, Traverse City, MI 49685-0087



FIRST TIME LOGIN

Select "First Time Log In" on left navigation. Create log in by entering your Hagerty Agency ID number. Fill out the agent registration form and create a password.

RETURNING LOGIN

Enter your email address and password into "Express Login."

ONLINE FEATURES

"ALL APPS & QUOTES"

- Keeps client quotes for 30 days
- Application status

"POLICY MANAGEMENT/PAY PREMIUM"

- Add or remove vehicles
- Increase vehicle value
- Change client address
- Pay renewals
- Print dec pages and ID cards

"FILE A CLAIM"

- Report a claim online at www.hagertyagent.com
- Report a claim via telephone at 800-747-5348
- Fax repair estimates to 888-321-8020

"HAGERTY GUIDELINES"

Online version of our Underwriting Guidelines.

- Vehicle descriptions
- Program requirements
- Submission requirements
- Other coverages

"QUICK CLIPS"

- Hagerty's online training - Log in and click on "Quick Clips" in the Agent Tools box.

"LIVE CHAT" – Helpful online support while navigating, quoting or submitting.

GET AN ONLINE QUOTE

ONLINE "GET A QUOTE"

- It takes only 90 seconds!
- Enter up to five (5) vehicles online for an instant quote.
- For single vehicles valued over \$500,000 or collections of six or more vehicles with a combined value over \$250,000, contact Hagerty at 800-747-5348 and we will generate a quote for you.

WHAT YOU WILL NEED TO GET A QUOTE

- Client name & date of birth
- Vehicle year, make, model
- Value of the vehicle
- Is the vehicle stock or modified (refer to online guidelines)?
- Storage information for collector vehicle(s)

APPLICATION (APPLY ONLINE)

- Electronic Application is available from the quote results screen.
- Electronic Application is available from "Recent Quotes and Apps."

SUBMISSION REQUIREMENTS

(May be uploaded to electronic application)

- E-signed application
- Photos – one for stock vehicles (exterior), four for modified vehicles (interior, exterior, engine, open trunk)
- Personal Auto Policy declarations page
- Pay online via Visa, MasterCard, Discover, American Express or electronic check or mail payment to Hagerty.

FAQ

Q: How do I bind coverage?

A: Hagerty does not extend binding authority to agents, but we can accommodate needs for immediate coverage. Simply contact us with your request.

Q: What is my agency ID number?

A: Each agency is assigned a unique agency ID number. If you need assistance, contact Hagerty and we can provide it to you.

Q: Do you offer coverage options other than full coverage?

A: Yes. Coverage may be limited for selected vehicles. Contact Hagerty for a quote.

Q: How do we know what the vehicle is worth?

A: We trust our clients know what their cars are worth. However, thanks to our extensive resources, we can help in determining value.

Q: Can I get marketing materials?

A: Yes, we have client materials available. Simply email agent@hagerty.com with your request and we'll ship them right out, or you can visit www.hagertyagent.com and go to the "Forms & Materials" section.

Q: Do you offer a seasonal policy?

A: Hagerty's program rates take into consideration that the vehicle may be stored part of the year. So, our program is intended to provide full coverage for 12 months. No need to worry about adding or changing coverage due to the season.

Q: What features are available to Hagerty agents?

A: Hagerty offers policy download, commission direct deposit, direct mail, direct bill, email policy notice and access to online training "Quick Clips." We also offer website log in access with IT Manager, Admin and Accounting roles, if applicable.

Q: What is Hagerty Plus?

A: Hagerty Plus is a membership program that includes guaranteed flatbed towing, Hagerty's magazine, the "Ask Hagerty" Concierge Service, access to the member website, youth and regulatory advocacy and support of the non-profit Collectors Foundation.