



American Modern Collector Vehicle Program

Program Eligibility and Guidelines - All States

Effective 04-01-12

Revised 01-13

HOW TO REACH US WHEN YOU NEED US

POLICY or BILLING QUESTION:

Phone: 1-800-543-2644

Monday to Friday, 8 a.m. to 8 p.m. Eastern

Payment Lockbox Address: PO Box 740429, Cincinnati, OH 45274-0429

COLLECTOR VEHICLE TEAM CONTACT INFORMATION

Phone – 800-214-2351	Risk Eligibility and/or Processing Questions
Fax – 800-603-4617	Whenever possible, use the attachment feature in modernLINK®. Otherwise, use this fax number when sending applications, select/reject forms, etc. to the Collector Vehicle Team.
E-Mail elitecollectorcar@amig.com	Whenever possible, use the attachment feature in modernLINK. Otherwise, you can send your documents and requests to this e-mail address.
Mail Address: American Modern Insurance Group, Inc. Attn: Collector Vehicle Team PO Box 688 Amelia, OH 45102	Whenever possible, use the attachment feature in modernLINK. Otherwise, use this mail address whenever you need to send your documents, photos, forms to your Collector Vehicle Underwriter.

modernLINK SUPPORT:

Hours: Monday to Friday, 7 a.m. to midnight Eastern Saturday and Sunday, 8 a.m. to 9 p.m. After hours support handled by voicemail return call.	Help: Talk to your office's modernLINK Profile Administrator. Click the Help link at the upper right of the modernLINK screen. Systems Support: 1-866-527-9583 or send e-mail to systemsupport@amig.com Monday to Friday, 8 a.m. to 6 p.m. Eastern
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REPORT A CLAIM

Online: In modernLINK, under the Quotes and Policies tab click the Claims link. Phone: 1-800-543-2644 Fax: 513-947-4046	Mail Address: American Modern Insurance Group, Inc. Attn: Claims Processing PO Box 5323 Cincinnati, OH 45201-5323
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ORDERING MARKETING and SALES MATERIALS

Go online to marketingcenter.amig.com (no www in the address)

American Modern Insurance Group writes Collector Vehicle business through these companies:

- American Modern Home Insurance Company
- American Family Home Insurance Company
- American Southern Home Insurance Company
- American Modern Select Insurance Company
- American Modern Insurance Company
- Consumer County Mutual Insurance Company

TABLE OF CONTENTS

SECTION	PAGE(S)
GENERAL POLICY INFORMATION	1
PAYMENT PLAN OPTIONS	1
BINDING RESTRICTIONS AND TEMPORARY SUSPENSION OF WRITING	1
PROGRAM REQUIREMENTS	2
BINDING PROCEDURES	2
SUBMISSION REQUIREMENTS – NEW BUSINESS AND POLICY CHANGE REQUESTS	3-4
OWNER/OPERATOR ELIGIBILITY - INCLUDES:	5-7
GENERAL OWNER/OPERATOR ELIGIBILITY RULES	5-6
DRIVING RECORD	6-7
OPERATOR SURCHARGES AND DISCOUNTS	7
VEHICLE ELIGIBILITY – INCLUDES:	8-13
UNIT TYPE DEFINITIONS	8-9
ADDITIONAL DISTINCTIONS – UNIQUE CHARACTERISTICS COMMON TO COLLECTOR	
VEHICLE RISKS	9-10
INELIGIBLE UNIT ATTRIBUTES	10-11
VALUATIONS	11-12
VEHICLE AND POLICY SURCHARGES AND DISCOUNTS	13
MAXIMUM DISCOUNTS	13
COVERAGES	14-16
POLICY LEVEL COVERAGES	14-15
UNIT LEVEL COVERAGES	15-16

This manual will identify and define general binding authorities, owner/operator & unit eligibility, usage & storage requirements, coverage definitions, and discounts & surcharges available in the Collector Vehicle Program. For state specific information, including coverages and discounts, see the state specific program manuals. If you find yourself with issues that can not be resolved with this Program Manual, please contact our Collector Vehicle Team for additional assistance.

This manual is not intended to provide coverage interpretations. The terms and conditions of the policy alone determine how coverage is applied.

GENERAL POLICY INFORMATION

Policy Term	➤ 12 months
Minimum Premiums	➤ \$250 Minimum Premium on the following <ul style="list-style-type: none"> ○ Modified vehicles, Kit cars, Race vehicles, Exotics, Custom Motorcycles ➤ \$100 Minimum Premium on all other policies.
Coverage Options	➤ The AMIG Collector Vehicle program is designed to insure vehicles with <u>both</u> liability and physical damage coverages. ➤ Liability only policies are <u>not</u> eligible for coverage ➤ Physical Damage only policies are eligible with prior Underwriting approval.
Vehicle Ownership	➤ All vehicles must be titled to the Named Insured or spouse. The spouse <u>must</u> live in the same household. ➤ Vehicles may be titled in the name of:: <ul style="list-style-type: none"> ○ An Individual, and/or spouse ○ A Trust ○ An LLC or Corporation <ul style="list-style-type: none"> ▪ If titled in the name of an LLC or Corporation, please contact your Underwriting Authority for risk eligibility.
Vehicle Registration State	➤ Determines the policy forms and rates applicable to the policy.
ID Cards	➤ State mandated ID Cards will be issued with each policy and are also available for printing from the modernLINK website. ➤ Canadian Non-Resident Inter-Province Motor Vehicle Cards are available upon request. Please contact Customer Service for assistance.
Liability Limits	➤ Must be less than or equal to the liability limits on the applicant's regular use vehicle. ➤ Must be less than or equal to UM/UIM coverages on the applicant's regular use vehicle.

BINDING RESTRICTIONS and TEMPORARY SUSPENSION OF WRITING:

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, brushfire, 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:

Use one of the following methods to check for restrictions:

1. Visit us on the web at <http://www.amig.com/agents/bindres.html>
2. Log-on to modernLINK and click on the Current Binding Restrictions link located on the main page

PAYMENT PLAN OPTIONS

Explanation	EZ Pay*			Invoice	
	Recurring Electronic Payments			Bill Sent to Consumer	
Available Payment Plans	Monthly	Quarterly	Annual	Annual	4-Pay
Down Payment	2 Months	25%	N/A	N/A	25%
Service Fee (per installment)	\$1.00	\$1.00	\$1.00	N/A	\$7.00
Payment Options	Credit Card or Bank Account (Checking/Savings)				

Payment Plan selections for new business are executed via the new business application.

*For midterm selection or revision of these options, please use form 0220-11-G (08/11).

PROGRAM REQUIREMENTS

The following are risk requirements and rating elements within the Collector Car Program. To assure the policy premium is rated properly, it is essential that these requirements are accurate during the quoting and issuance process.

Annual Mileage	<ul style="list-style-type: none"> ➤ Mileage Plan must be consistent with usage. ➤ Annual Usage is expected to be around 3,000 miles. Usage exceeding 7,500 miles per year requires prior underwriting approval. ➤ Mileage Plan may be updated at any point during the policy period to reflect the actual vehicle usage. ➤ Mileage Plans are not applicable to Non-Registered, Trailer, and Race Vehicles.
Vehicle Storage	<ul style="list-style-type: none"> ➤ Must be stored in a locked garage facility or carport. <ul style="list-style-type: none"> ○ Garaging facilities must be a permanent structure that is fully enclosed and all entryways must have a functioning locking mechanism. ○ With prior underwriting approval we may make exceptions for vehicles stored under a carport. Acceptable situations are: <ul style="list-style-type: none"> ▪ Located in warm weather states ▪ Equipped with theft prevention measures in place (6 ft fence, alarm, etc.) ▪ Where the carport is a permanent, well-built structure. ▪ Vehicle value is less than \$100,000 ▪ A 100% surcharge will be applied to the Other Than Collision (OTC) premiums for each vehicle stored in a carport. ➤ The following are <u>not</u> acceptable vehicle storage options: <ul style="list-style-type: none"> ○ Apartment or Condominium parking garages, even if locked and secured. ○ Canopy Garages ○ Any type of trailer
Usage Requirements	<ul style="list-style-type: none"> ➤ Vehicles may be used on a limited basis for the following activities: <ul style="list-style-type: none"> ○ Exhibitions ○ Club activities ○ Parades ○ Occasional pleasure/leisure use ➤ Vehicles are also covered: <ul style="list-style-type: none"> ○ While in transit to or from, in attendance at, or located at the lodging of the named insured during overnight exhibitions, club activities, or parades ○ While in transit to or from a repair facility and/or maintenance function. ➤ For an additional premium, coverage is also provided for the following types of unique usage: <ul style="list-style-type: none"> ○ Occasional Commuting – Incidental driving to work, maximum of 2 times per week. ○ Promotional Usage – For those individuals involved in quasi-business pursuits with their collector vehicles. This would include vehicles that are sponsored to attend shows/events, vehicles utilized in business advertisements, and other similar type activities. ➤ Ineligible types of use are: <ul style="list-style-type: none"> ○ Insured's principal means of transportation. ○ Substitute transportation for any regular use vehicle. ○ Driving to or from work more than 2 times per week. ○ Driving to or from school. ○ Business or Commercial use in excess of promotional use.
Miscellaneous	<ul style="list-style-type: none"> ➤ <u>Race, speed contest, time trial, driver's education or on track event of any kind</u> - While participating in, testing for, or practicing for any of these types of activities, coverage is NOT available while on the track or in the pit areas. Coverage is extended to the paddock area.

BINDING PROCEDURES

All new business and policy change requests must be quoted and issued through modernLINK. Each risk should meet our underwriting eligibility criteria or have prior approval from your Underwriting Authority. 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.

SUBMISSION REQUIREMENTS NEW BUSINESS AND POLICY CHANGE REQUESTS

<p>Timeframes</p>	<ul style="list-style-type: none"> ➤ Submission Review: <ul style="list-style-type: none"> ○ All New Business and Endorsements are subject to underwriting review and approval. Review will occur within 30 days of the issuance date for adherence to these guidelines and to ensure Underwriting Documentation has been obtained. Use the Attachment Functionality within modernLINK to attach all required documentation as outlined in the following sections. Documentation may also be sent to American Modern via US Mail or e-mail. <ul style="list-style-type: none"> ▪ Failure to adhere to guidelines and/or provide required documentation can result in Underwriting Action, up to and including cancellation of the policy. ➤ New Business <ul style="list-style-type: none"> ○ All policies should be issued through modernLINK system within 7 days of the date requested by the insured. ➤ Mid-term Additions and Changes: <ul style="list-style-type: none"> ○ All changes must be completed through the modernLINK system within 7 days of the date requested by the insured. 				
<p>New Business Documentation</p>	<p><u>Attach these documents to the policy via modernLINK or submit to your Underwriter</u></p> <ul style="list-style-type: none"> ➤ Photograph of vehicle and alternate storage facility (if applicable) as outlined in the Photograph Requirements paragraph of this section. ➤ Documentation for unit values outside the system recommended range, or memo the file with explanation. ➤ Daily Use Vehicle Declaration Page requirements: <table border="1" data-bbox="573 804 1479 940" style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center; padding: 5px;">Declarations Page Always Required in the following states:</td> <td style="text-align: center; padding: 5px;">Declarations Page required if limits are \$100/\$300, \$300 CSL or higher in the following states:</td> </tr> <tr> <td style="text-align: center; padding: 5px;">CT, FL, GA, LA, NJ, NM, NY, OK, PA</td> <td style="text-align: center; padding: 5px;">All Other States</td> </tr> </table> ➤ Payment and any associated forms (See PAYMENT PLANS AND OPTIONS for specifics.) <p><u>Keep these documents in your policy file</u></p> <ul style="list-style-type: none"> ➤ Application printed from modernLINK - fully completed and signed by applicant and agent. <ul style="list-style-type: none"> ○ Application signatures must be dated prior to or on the requested inception date of the policy. Electronic signatures currently not accepted. ○ Where required, the exact current odometer reading must be noted on the application for each vehicle. If not equipped with an odometer, enter 999999999 ○ VIN (Vehicle Identification Number) or Serial Identification Number, must be listed on the application and must be clearly legible ○ Driver's license numbers for all non-excluded operators must be listed. ➤ State specific selection/rejection forms signed by the applicant. ➤ All coverage/vehicle specific forms. (E.g. Collector's Coverage and Foreign Coverage require a supplemental form that must be completed by the Named Insured.) ➤ Documentation for discounts, if applicable. ➤ Driver Exclusions, if applicable. 	Declarations Page Always Required in the following states:	Declarations Page required if limits are \$100/\$300, \$300 CSL or higher in the following states:	CT, FL, GA, LA, NJ, NM, NY, OK, PA	All Other States
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CT, FL, GA, LA, NJ, NM, NY, OK, PA	All Other States				
<p>Endorsement Documentation</p>	<ul style="list-style-type: none"> ➤ Photograph as outlined in the Photograph Requirements paragraph of this section. ➤ All state specific forms must be completed and attached, using the modernLINK attachment feature, at time of submission. <ul style="list-style-type: none"> ○ modernLINK will provide the required forms for endorsements, contact your Underwriting Authority with any questions on how to complete. ➤ Payment may be submitted at the time of the change, or the insured will be billed at a future date. 				
<p>Photograph Requirements</p>	<ul style="list-style-type: none"> ➤ Recent (less than 6 months old) color photographs for each vehicle <ul style="list-style-type: none"> ○ Good quality digital or 35MM are acceptable ➤ Stock vehicles valued less than \$100,000: <ul style="list-style-type: none"> ○ Minimum of 2 photos of exterior of car, showing all 4 sides. ➤ High Valued Vehicles (\$100,000 and above) and Modified vehicles: <ul style="list-style-type: none"> ○ Minimum of 2 photos of exterior of car, showing all 4 sides, one of the engine compartment, and 1 of vehicle interior. 				

Large Collections & High Valued Vehicles

- Collections with more than 14 units may need to be processed by the company. Please contact your underwriting authority to discuss
- For vehicle and/or total collection values in excess of \$500,000, we require the completion of the High Value Supplement Form, which can be obtained through your Underwriter and requests the following additional information:
 - Additional garaging information
 - Construction Year
 - Square Feet
 - Construction
 - Security Measures
 - Fire Prevention/Mitigation Measures
 - Who has access to building
 - Building contents other than Collector Vehicles
 - Exposure
 - Are vehicles registered for street use?
 - Frequency vehicle(s) are taken out of storage per year;
 - Are vehicles only trailered? If so, is an enclosed trailer utilized;
 - Foreign Exposure;
 - Ever loaned or rented to others

OWNER/OPERATOR ELIGIBILITY

GENERAL OWNER/OPERATOR ELIGIBILITY RULES

<p>Who needs to be listed?</p>	<ul style="list-style-type: none"> ➤ All licensed members of the household must be listed on the application. ➤ Any other operators, who are not members of the household and who have regular use of the collector vehicle, must be listed on the application. ➤ Learner's Permits, children at college (including the one way distance from college), 13 – 15 yr old residents of the household, and any non-licensed spouse.
<p>How is Driver Assignment determined?</p>	<ul style="list-style-type: none"> ➤ On each vehicle, an operator will need to be assigned to one of the following Operator Types: <ul style="list-style-type: none"> ○ Primary Operator – Driver who primarily operates the vehicle. Every vehicle must have a Primary Operator. ○ Occasional Operator – Driver will operate the vehicle less than the primary operator. ○ Non-Operator – Never operates the vehicle, but would not be excluded from the policy if they did. ○ Excluded Operator – Excluded from coverage when operating the vehicle. Must be excluded from all vehicles. ➤ Single vehicle policies <ul style="list-style-type: none"> ○ The operator who uses the vehicle the most should be assigned as primary operator. ➤ Operator Types should be based on actual usage, however a few scenarios may require you to deviate from such; <ul style="list-style-type: none"> ○ Inexperienced Operators <ul style="list-style-type: none"> ▪ If an Inexperienced Operator is on the policy, they must be listed as the primary operator on any vehicle that they may operate. ○ Multi-unit & Multi-operator <ul style="list-style-type: none"> ▪ If number of units equals number of operators, all operators must be assigned as a primary operator. ▪ If number of units is less than the number of operators, the operators must be assigned so that the primary operator is a different one for each vehicle. ▪ If the number of units is greater than the number of operators, all operators must be assigned as primary on at least one vehicle. ➤ Excess Vehicle Factor – Generally this is not utilized in Collector Vehicle. When a unit is identified as an “Excess Vehicle” on the unit page, the Primary Operator’s age and driving record are not considered in rating. A vehicle can only be considered excess when there are more units than operators, and all operators are assigned as a “Primary Operator” to at least one non-excess vehicle.
<p>Regular Use Vehicle</p>	<ul style="list-style-type: none"> ➤ As this automobile program is designed for vehicles used on a limited basis, <u>each</u> non-excluded operator in the household <u>must</u> maintain another vehicle for regular use that has a separate policy of insurance that specifically insures that operator. (E.g. 3 licensed operators must have 3 regular vehicles in addition to the Collector Vehicle) <ul style="list-style-type: none"> ○ The regular use vehicle must be less than 20 years old. ➤ On very limited situations, we are able to forgo the regular use vehicle requirements. While each situation will be reviewed on its own merits, some scenarios we will consider include: <ul style="list-style-type: none"> ○ A retired couple with one regular use vehicle and a mid 50’s collector vehicle; ○ Family with a child away at school (eg. Father, Mother, and son who have 2 regular use vehicles and one collector vehicle). ➤ Physical Damage coverage (OTC & Collision) are not required on the regular use vehicles.
<p>Inexperienced Operators</p>	<ul style="list-style-type: none"> ➤ Defined as any operator with less than 9 years of driving experience, including youthful operators. ➤ Surcharge applies based on number of years of driving experience.
<p>Ineligible Operators</p>	<ul style="list-style-type: none"> ➤ Any requiring an SR-22 filing. ➤ Any of the following within 36 months prior to the inception date of the policy: <ul style="list-style-type: none"> ○ License Suspension; ○ License Revocation; ○ License Cancellation; or ○ License Barred ➤ Operator without a valid license. <ul style="list-style-type: none"> ○ Operators with an expired driver’s license within the experience period can be accepted as long as the insured remedies the expired license within the free-look underwriting period.

Driver Exclusions	<ul style="list-style-type: none"> ➤ Are to be retained in your policy file. They are not required to be submitted to the company, but you may chose to attach them to the policy file using the Attachment feature in modernLINK. ➤ Driver exclusion availability varies significantly between states. See state specific addendums for detailed information including applicable form numbers. In general there are 4 separate options available: <ul style="list-style-type: none"> ○ Exclusions valid for all operators including spouses and Named Insureds; ○ Exclusions valid ONLY for operators that are not spouses or Named Insureds; ○ Exclusions valid ONLY for Inexperienced Operators; or ○ Exclusions are not valid
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DRIVING RECORD	
Violation/Accident Experience Period	<ul style="list-style-type: none"> ➤ Violations/Accidents occurring within 3 years (36 months) preceding the effective date of the policy will be considered for rating and eligibility. ➤ Experience period for violations are determined using the conviction date
Violation/Accident Definition	<p>Major Violation:</p> <ul style="list-style-type: none"> ➤ Driving while intoxicated or under the influence of drugs ➤ Failure to stop and report when involved in an accident ➤ Careless, reckless, or negligent driving ➤ Driving to endanger or with disregard of safety ➤ Driving while license is suspended, revoked, cancelled or barred ➤ Drag racing or participating in illegal speed contests ➤ Driving wrong way, driving wrong side, driving left of center ➤ Fleeing or attempting to elude a police officer ➤ Any speeding violation in excess of 40 MPH over the speed limit ➤ Traffic Related Felony Violation – Any violation defined as a Felony by the state, generally considered to be an intentional act to cause bodily injury or property damage. <p>Minor Violation:</p> <ul style="list-style-type: none"> ➤ Any conviction not listed under Major Violations, or At Fault Accidents. <p>At Fault Accident: Every Accident will be considered “At Fault” EXCEPT those occurring under the following circumstances:</p> <ul style="list-style-type: none"> ➤ Any accident where the total accumulated damages do not exceed \$1000. ➤ The vehicle was lawfully parked at the time of the accident. <ul style="list-style-type: none"> ○ If the parked vehicle rolls from the parked position then any such accident is charged to the person who parked the vehicle. ➤ Insured vehicle 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. ➤ “Hit and Run” accidents. Must be reported to the proper authorities within 24 hours of the time the accident occurred. ➤ Contact with a living animal, including birds. ➤ Any accident in which the insured was not the party causing the accident. E.g. Other operator is convicted of a moving traffic violation in connection with an accident; insured operator was <u>not</u> convicted of a moving traffic violation for the same accident. ➤ Accidents involving Physical Damage (OTC or Collision) limited to and caused by flying missiles, or falling objects.
Point Assignment	<ul style="list-style-type: none"> ➤ The company assigns the following point values to each infraction: <ul style="list-style-type: none"> ○ Major Violation – 5 Points ○ Minor Violation – 1 Point ○ At-Fault Accident – 3 Points ➤ Points assigned by the State on the Motor Vehicle Reports may be different, but have no bearing on surcharge calculation
Maximum Points Allowed	<ul style="list-style-type: none"> ➤ Per Operator <ul style="list-style-type: none"> ○ 5 to 10 points requires approval from your Underwriting Authority ○ 11 points or more is ineligible ➤ Inexperienced Operator – <ul style="list-style-type: none"> ○ 4 points or more is ineligible ➤ Household (combined totals for all primary, occasional, and non-operators) – <ul style="list-style-type: none"> ○ 10 to 14 points requires approval from your Underwriting Authority ○ 15 points ineligible

Motor Vehicle Report (MVR) Ordering Practices	<ul style="list-style-type: none"> ➤ New Business <ul style="list-style-type: none"> ○ Quote - MVRs are not ordered during quote. ○ Issuance – MVRs are systematically ordered and applied for primary operators only immediately after the coverage page during the issuance process in modernLINK. ○ MVR's will not be ordered systematically on non-primary operators <ul style="list-style-type: none"> ▪ Contact your Underwriting Authority for MVRs on non-primary operators ➤ Endorsement <ul style="list-style-type: none"> ○ MVRs are systematically ordered on any primary operator that has not had a MVR ran previously. ○ MVR's will not be ordered systematically on non-primary operators <ul style="list-style-type: none"> ▪ MVRs for non-primary operators can be systematically ran on the Underwriting Reports tab in modernLINK. ➤ Renewals <ul style="list-style-type: none"> ○ MVRs are not systematically run on renewal business. ➤ Your Underwriting Authority and the Company reserve the right to run MVRs on all operators, including excluded operators, for new business, endorsements, or renewals at their discretion.
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OPERATOR SURCHARGES/DISCOUNTS		
Applies only to Primary Operators		
Unless noted, all surcharges apply to BI, PD, UM, UIM, Medical Payments, PIP, Collision, and Other than Collision		
Driving Record Surcharge	2 Points or less 3 Points 4 Points 5 Points 6 Points 7 Points Each Additional Point Excess Vehicle Factor	0% 20% 50% 75% 100% 125% 50% each Exempt from this surcharge
Inexperienced Operator Surcharge	< 3 years licensed Between 3 and 5 years licensed Between 5 and 9 years licensed >9 years licensed Excess Vehicle Factor	100% 75% 35% 0% Exempt from this surcharge
Unverifiable Motor Vehicle Surcharge	Applies if primary operator's motor vehicle record is not verifiable. Can be removed once the MVR is verified by contacting Home Office.	25%
Car Club/Affinity Group Discount	Applies if primary operator is a member of an approved association/affinity group/car club as listed in modernLINK. Proof of membership required. ➤ Contact your Sales Rep if you want to gain approval for a car club.	10%

VEHICLE ELIGIBILITY

UNIT TYPE DEFINITIONS

An American Modern Collector Vehicle 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.

Auto or Truck	<ul style="list-style-type: none"> ➤ An auto or truck registered for road use. ➤ Make/Model's selected from the list in modernLINK will be systematically classified into one of the following four pricing categories: <ul style="list-style-type: none"> ○ Model Year Prior to 1949 ○ Model Year 1950 through 1984 ○ Model Year 1985 to present and not considered an Exotic ○ Exotic – A vehicle that meets two of the following three characteristics <ul style="list-style-type: none"> • High performance that is substantially superior to its contemporaries. <ul style="list-style-type: none"> ○ More than 400hp; (2008 Corvette Z06) ○ High power to weight ratio; (2008 Lotus Elise SC) and/or ○ Extreme level of engineering. (2005 Acura NSX) • Limited Production – exclusivity, generally defined as <5,000 units produced. • Higher than average cost of repair. <p>Examples of these vehicles include Ferrari, Lamborghini, Corvette Z06 and ZR1, and Porsche 911.</p> ➤ If the specific make or model is not available in Make/Model list, please select the appropriate "All Other" category from the Make drop down as follows: <ul style="list-style-type: none"> ○ "All Other Exotic" – meets the definition of Exotic as noted above. ○ "All Other Collector Auto" – Any auto that is not considered an Exotic. ➤ If you believe that a Make/Model from the list is misclassified or require additional make/models added, contact your Underwriting Authority.
Kit Cars	<ul style="list-style-type: none"> ➤ Also known as replicas or tribute vehicles, these generally replicate a previously manufactured model and may also be a "one of a kind" design. The primary characteristic is that the assembly of the vehicle is generally not completed by the manufacturer. <ul style="list-style-type: none"> ○ <u>Common Kit/Replica Manufacturers</u> include Factory Five, Lone Star, Allard Motor Works, Backdraft Racing, California Customs, Caterham, Coast Cobras, Meyers Manx, and Everett-Morrison ○ <u>Common Kit/Replica Vehicles:</u> 32 Ford, Ford Cobra, and 1930's Mercedes ➤ You will be required to systematically categorize these vehicles into one of two classes when quoting/issuing. American Modern defines these as follows: <ul style="list-style-type: none"> ○ Standard – Modeled after normal performance level vehicles. (E.g. 1950's Ford Roadster, T-Buckets) ○ Premium – Modeled after high performance vehicles and dune buggies designed solely for <u>on-road</u> use. (e.g. Cobra Kit Car, GTM Super Car, GT40)
Special Interest	<ul style="list-style-type: none"> ➤ Purpose built vehicles that are retired from their original purpose that are 20 years or older and are not registered for street use. Purpose built vehicles are those built for a unique function and/or purpose, generally commercial in nature, such as: <ul style="list-style-type: none"> ○ Fire engine ○ Military vehicles/equipment ○ Tractor ○ Limo/Bus ○ Hearse ○ Police Car ➤ Vehicles that are modified/altered to have the appearance of a purpose built vehicle, but have no historical use as such, should not be classified under this section. ➤ When not in use, the Special Interest vehicle should be stored in a locked garage. <ul style="list-style-type: none"> ○ Exceptions may be considered for Special Interest vehicles not stored in a locked garage: <ol style="list-style-type: none"> 1. Security protection is provided (security lighting, security system, fencing) 2. Surcharge will be applied ○ Special Interest vehicles that are normally garaged on a public street when not being used, are ineligible for coverage

Motorcycle	<ul style="list-style-type: none"> ➤ A 2 or 3 wheeled vehicle that is not an auto or truck. You will be required to categorize these into one of two subclasses when quoting/issuing. <ul style="list-style-type: none"> ○ Classic Motorcycle – vintage motorcycles that are 20 years of age or older, in excellent condition, and has attained a collectible status in the market. <ul style="list-style-type: none"> ▪ This includes modified motorcycles that retain their original identity. ▪ Stand alone policies are acceptable. ○ Custom Motorcycle – 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. <ul style="list-style-type: none"> ▪ Company approval is required prior to binding coverage. ▪ We will not accept stand alone Custom Motorcycles. There must be other collector vehicles insured on the policy.
Race Vehicle	<ul style="list-style-type: none"> ➤ Vehicles of any era – new or old - primarily used for racing on pavement and not registered for street use. <ul style="list-style-type: none"> ○ Off-Pavement racing; e.g. dirt, sand, off-road; are not eligible for this program. ○ Retired race vehicles (no plans to race in future) should be insured under the Non-Registered Unit Type. ➤ Track Exclusion form - Completion of this form is required. It should be made clear to the customer that there is no on-track coverage available. ➤ Company approval is required prior to binding coverage. <ul style="list-style-type: none"> ○ Company will require confirmation that the above requirements are met. ➤ These vehicle types are NOT reported to the DMV. <ul style="list-style-type: none"> ○ Vehicles that are registered for street use, but occasionally raced, can be accommodated within the base classification of the vehicle type (e.g. auto, truck, motorcycle, kit car).
Non-Registered	<ul style="list-style-type: none"> ➤ Held for collecting purposes only and not registered for street use. ➤ This category is normally reserved for larger collections of vehicles as opposed to a household with one or two collector vehicles. ➤ These vehicles are not reported to the DMV.
Trailer	<ul style="list-style-type: none"> ➤ Used primarily with your Collector Vehicle ➤ While these may have sleeping quarters, we are not able to accommodate trailers equipped with kitchen type appliances (e.g. stove, microwave, refrigerator) ➤ We will not accept stand alone Trailers. There must be other collector vehicles insured on the policy. ➤ 2 classes of trailers: <ul style="list-style-type: none"> ○ Vehicle Transport – Utilized exclusively for the transport of your Collector Vehicle. Underwriting approval required prior to binding coverage. ○ Tow-Behind – Utilized to transport items to and from shows/meets and are only towed behind your collector vehicle (not towed behind regular use vehicles). These trailers are normally customized to match the theme of the towing vehicle and also include “Coca Cola” vehicles. ➤ When not in use, the trailer should be stored in a locked garage. <ul style="list-style-type: none"> ○ Exceptions may be considered for trailers not stored in a locked garage: <ol style="list-style-type: none"> 1. Security protection is provided (security lighting, security system, fencing) 2. Trailer and/or trailer hitch is padlocked 3. Surcharge will be applied ○ Trailers that are normally garaged on a public street when not being used, are ineligible for coverage.

ADDITIONAL DISTINCTIONS

The above Unit Types may have unique characteristics common to the Collector Vehicle industry. Below are specific items and how our program accommodates these traits.

Vehicles Under Restoration	<ul style="list-style-type: none"> ➤ While not a separate Unit Type, vehicles that are being actively restored are eligible for coverage regardless of the state of restoration. The vehicle must be categorized to the appropriate Unit Type based on the fully restored vehicle's characteristics. You must notate on the system that the unit is under active restoration. ➤ Vehicles that are under restoration but not actively being worked on are not eligible for the program. Actively implies notable progress on a monthly or annual basis. ➤ Require underwriting approval prior to binding coverage. Please include the following information: <ul style="list-style-type: none"> ○ Photos of vehicle's current restoration state; and ○ Planned completion date – generally expected to be within 2 years, however mitigating circumstance including level of restoration will be considered; ○ Expected value at end of restoration; ➤ If accepted, we require: <ul style="list-style-type: none"> ○ Stated Amount settlement option on the Collision and Other Than Collision;
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Vehicles Under Restoration (continued)	<ul style="list-style-type: none"> ○ Vehicle to be insured at the current value, not the fully restored value; ➤ Mid term - Value revisions due to progress are allowed and expected. We will require documentation (photos, invoices/receipts) to document work completed. ➤ Renewal - We will require photos and documentation of the progress made; ➤ Restoration Completion - Once a vehicle's restoration is complete the system should be revised to no longer identify the vehicle as under restoration and the settlement option should be revised to Agreed Value. We will also require documentation (photos & invoices/receipts) to document the work completed. ➤ Vehicles under restoration must be stored in a locked garage. 														
VEHICLE MODIFICATIONS GUIDELINES	<ul style="list-style-type: none"> ➤ Certain Unit Types consider level of modifications in the pricing of the vehicle. You will have to select from one of three tiers of modification levels based on the number of key modifications as noted below. <table border="1" data-bbox="574 411 1479 627"> <thead> <tr> <th></th> <th>Auto or Truck-Other than Exotic Kit Car Classic Motorcycle</th> <th>Auto or Truck-Exotic</th> <th>Custom Motorcycle Non Registered Race Vehicle Special Interest Trailer</th> </tr> </thead> <tbody> <tr> <td>None/minimal</td> <td>No Key Modifications</td> <td>0-2 Key Modifications</td> <td rowspan="3">Not Applicable</td> </tr> <tr> <td>Modified</td> <td>1-2 Key Modifications</td> <td>3 + Modifications</td> </tr> <tr> <td>Modified+</td> <td>3+ Key modifications</td> <td>Not Applicable</td> </tr> </tbody> </table> ➤ Key Modifications: The key modifications are indicators of an increase in our exposure – cost of repairs, frequency of loss, and/or increased performance – and as such may warrant an increased rate. <ul style="list-style-type: none"> ○ Tubbed – Modified rear end to allow utilization of substantially taller and wider tires. ○ Non Factory Supercharger/Blower/Turbo - Either a belt driven (supercharger) or exhaust driven (Turbo) system that forces more air into the engine for an increase in power. If it was installed at the time of manufacture, it would not be considered a modification (e.g. 2010 Ford Mustang GT500 is equipped with a Supercharger). ○ Nitrous - Sometimes referred to as NOS, this is a system that injects Nitrous Oxide into the engine thereby causing a more powerful combustion thus producing more power ○ Roll Cage – Specially constructed frame built in/around the driver's compartment to protect the occupants from a roll over. Does not include OEM equipped units. ○ Wheelie Bars and/or Parachute – Wheelie bars are a short set of arms that project from the rear of the vehicle to prevent the front end from lifting under extreme acceleration. ○ Modified to Over 500 Horsepower - This does not include vehicles whose engine output is originally over 500 horsepower. ○ Paint/Body Modifications Costing \$10,000 or More to Replicate – This does not include restoration efforts, but is specific to modifications and or enhancements. This would include paint schemes such as pearls, flames, candies, metal flake, multi-color, murals, etc. As well as body modifications such as chopped, sectioned, shaved, channeled, molded, etc. ○ Custom Fabricated Interior – Not including a factory appearing interior. ○ Stereo System Costing \$3,000 or More ○ More Than \$5,000 In Other Modifications – Not including restoration costs. ➤ There may be unique situations, based on your assessment of the vehicle, where vehicle modifications should be higher or lower than outlined above. In these situations, please contact your Underwriting Authority for further guidance and approval. ➤ <u>Please note that the modification level does not have any impact regarding claim settlement.</u> ➤ While the above guideline considers how vehicles modifications impact rating, it is not meant as a guideline for the modifications impact to the vehicle's value. 		Auto or Truck-Other than Exotic Kit Car Classic Motorcycle	Auto or Truck-Exotic	Custom Motorcycle Non Registered Race Vehicle Special Interest Trailer	None/minimal	No Key Modifications	0-2 Key Modifications	Not Applicable	Modified	1-2 Key Modifications	3 + Modifications	Modified+	3+ Key modifications	Not Applicable
	Auto or Truck-Other than Exotic Kit Car Classic Motorcycle	Auto or Truck-Exotic	Custom Motorcycle Non Registered Race Vehicle Special Interest Trailer												
None/minimal	No Key Modifications	0-2 Key Modifications	Not Applicable												
Modified	1-2 Key Modifications	3 + Modifications													
Modified+	3+ Key modifications	Not Applicable													

INELIGIBLE UNIT ATTRIBUTES	
Parts Only/Donor Cars	<ul style="list-style-type: none"> ➤ These vehicles are purchased for various parts that they will use on the main car. These cars may be wrecked and/or stripped, but is used only for parts with no intention to restore.
Camper Shell Bed Mounted Toolbox Highly Modified Off-Road Vehicles	<ul style="list-style-type: none"> ➤ Any vehicle equipped with a camper shell-topper. ➤ Any vehicle equipped with a bed-mounted toolbox <ul style="list-style-type: none"> ○ Cross body toolboxes that are an integral part of the collector vehicle and adds to the collectability of the vehicle, are acceptable. ➤ Generally categorized as “monster trucks”. These vehicles are: <ul style="list-style-type: none"> ○ Modified or purpose built to enhance off-road speed and handling with their

Camper Shell Bed Mounted Toolbox Highly Modified Off-Road Veh. (continued)	<ul style="list-style-type: none"> most identifiable characteristic being extremely large tires and suspension. <ul style="list-style-type: none"> o Any off-road designed vehicle with a lift of 4 inches or more.
Dune Buggies Designed for Off Road Use	<ul style="list-style-type: none"> ➤ General characteristics are: <ul style="list-style-type: none"> o Tubular chassis o Lack of proper lights o High travel suspensions o Off-road tires (E.g. Rail buggies, sand buggies, etc.) ➤ See "Kit Cars" section under "American Modern Collector Vehicle Categories" for eligibility of <u>on-road</u> use dune buggies.
Vehicle Storage	<ul style="list-style-type: none"> ➤ The following are <u>not</u> acceptable garaging facilities: <ul style="list-style-type: none"> o Apartment or Condominium parking garages, even if locked and secured. o Canopy Garages o Any type of Trailer
Electric Vehicles	<ul style="list-style-type: none"> ➤ Mass produced electric vehicles are not acceptable

VALUATIONS

Binding Authority	<ul style="list-style-type: none"> ➤ Per unit binding authority is \$150,000 ➤ Per policy binding authority is \$300,000 ➤ Values in excess of these limits require underwriting approval prior to binding. <ul style="list-style-type: none"> o See Submission Requirements for additional detail on High Value Vehicles/ Collections
Minimum Values	<ul style="list-style-type: none"> ➤ Per unit limit is \$1000 for Special Interest units and Trailers ➤ All other vehicles per unit limit is \$3500 ➤ Contact your Underwriting Authority for values below these thresholds.
Vehicle Valuation Guideline	<ul style="list-style-type: none"> ➤ Units must be insured to a "realistic" market value based on a current pricing and valuation guide or other accepted source as noted below. It is important that we accurately estimate the amount of insurance necessary as these units are insured at Agreed Value or Stated Amount. <ul style="list-style-type: none"> o Vehicles with significant modifications and/or restoration efforts may result in an insurance value that exceeds the expected market value. o Units undergoing restoration shall be insured at Stated Amount for the market value of the vehicle given its current state of restoration. Mid term value updates are permitted as progress is made on the restoration. ➤ Acceptable Vehicle Valuation Documentation <ul style="list-style-type: none"> o Autos & Trucks - modernLINK provides guidance on vehicle valuations by comparing the requested value against the NADA high Classic Car Value. The general ranges are noted below: <ul style="list-style-type: none"> ▪ Stock Vehicles <ul style="list-style-type: none"> • \$1 – \$25K - \$5,000 variance • \$25,001 to \$50K – 20% variance on High NADA Value • \$50,001 – \$100,000 – 15% variance on High NADA Value • >\$100,000 - 10% variance on High NADA Value ▪ Modified Vehicles <ul style="list-style-type: none"> • Vehicles insured for <\$10,000 and rated as Modified or Modified+, no systematic Value Verification available • Modified: Use High NADA Value +\$15,000 • Modified+: Use High NADA Value +\$30,000 <p>If modernLINK does not tell you that your value is outside of the range or that the value has not been verified, your value will generally be accepted assuming the vehicle is at least of average condition.</p> o For Unit Types other than Auto or Truck, or if modernLINK raises issue with or can not verify the requested value, you will be expected to research and provide documentation to support the requested value. Acceptable documentation includes, but is not limited to: <ul style="list-style-type: none"> ▪ NADA Classic Car Guide; ▪ Old Cars Price Guide (OCPG); ▪ Cars of Particular Interest (CPI); ▪ Gold Book; ▪ Black Book; ▪ Auction results for comparable vehicles; ▪ Classifieds listings (e.g. Hemmings.com, Collectorcartrader.com) ▪ Bill of sale; ▪ Build & cost sheet for modified vehicles;

Vehicle Valuation Guideline (continued)	<ul style="list-style-type: none"> ○ After exhausting the above resources, an Appraisal can be used, but as a last resort only. The appraiser must be certified by one of the major Appraisal Certification Groups. Appraiser must physically inspect the vehicle, provide specific details on all aspects of vehicle condition, and provide specific detail on how the recommended value was established ○ American Modern reserves final judgement on all valuations.
Physical Damage Settlement Options	<ul style="list-style-type: none"> ➤ There is no price differential between Agreed Value and Stated Amount. Stated amount should be utilized only for the situations noted below. ➤ Agreed Value: <ul style="list-style-type: none"> ○ Insures the vehicle for the value shown on the declaration page minus any deductible. ○ Inflation guard is automatically included which provides for any additional amount in the event of a total loss equivalent to 2% per quarter throughout the policy term. The agreed value of the vehicle reverts back to the original agreed value at the policy renewal. ➤ Stated Amount*: <ul style="list-style-type: none"> ○ Insures the vehicle up to the lesser of the amount shown on the declarations page or the actual cash value of the vehicle at the time of the loss under the following circumstances: <ul style="list-style-type: none"> ▪ The vehicle is less than 80% restored. ▪ The future or prospective value of the vehicle may be in great flux. Eg. The insured feels that the car is going to appreciate quicker than is indicated by your valuation resources. ▪ There is a true dispute over the market value. Eg. The insured feels there is a niche market that would pay a premium for the vehicle that is not reflected in your research. <p><i>*Stated Amount does not provide any reduction in rate as compared to agreed value.</i></p>
High Valued Vehicles or Large Collections Vehicles or Collections worth >\$500,000	<ul style="list-style-type: none"> ➤ Additional detailed garaging information or an on-site inspection by the Company may be required. ➤ Contact your Underwriting Authority for guidance and approval.

VEHICLE AND POLICY SURCHARGES/DISCOUNTS

Unless noted, applies to Other Than Collision (OTC) only

Anti-Theft Device Discount	Alarm only	Sounds an audible alarm that can be heard at a distance of at least 300 feet for a minimum of 3 minutes	5%
	Active Disabling Device	Disables the car only when manually engaged.	5%
	Passive Disabling Device	Disables the car automatically when engaged. A separate manual step is NOT required to engage the device.	10%
	VIN Etching	Vehicle Identification Number is etched into the vehicle's windows and/or body parts.	15%
	Vehicle Recovery System	Operational anti-theft and recovery device consisting of an electronic homing device used in conjunction with a participating policy agency that when activated, allows law enforcement agencies to track the stolen vehicle.	20%
Unique Risk Discount <i>Applies to OTC & COMP</i>	Available only to policies with more than one vehicle and a total collection value of at least \$150,000		
	Dispersed Risk	No more than 65% of the collection value is stored in one location or building.	10%
	Fire resistant Garaging <i>Only one may be applied</i>	Masonry - Primarily masonry or monolithic materials	10%
		Metal	8%
		Other Fire Resistant Structure	4%
	Security Measures <i>Multiple may be applied</i>	Entry Deterrent - Fenced razor wire, video surveillance, barred windows, watchman, etc.	2%
		Smoke Detectors & Fire Extinguishers	2%
		Motion Sensor Equipped Alarms	3%
		Local Fire & Burglar Alarm System	5%
		Central Fire & Burglar Alarm System	8%
	Fire Suppression System		10%
Carport Surcharge	Applicable only to vehicles stored in the carport	Acceptability of carport is generally based on: <ul style="list-style-type: none"> ▪ Located in warmer climate states (Snow is of concern) – In northern/colder climates snow is a peril that accumulates over time vs. storm/hurricane/tornado that occurs in 1 day and passes. ▪ Theft prevention measures in place (6' fence, alarm, etc) ▪ Carport is a fixed location structure that is built to withstand all but the most severe weather. ▪ Vehicle value less than \$100,000 	100%
MAXIMUM DISCOUNTS			
Other Than Collision Coverage	Combination of the following discounts will not exceed the % listed for this Coverage	Anti-theft Devices Fire Resistant Garage Structure Security Measures	45%
Collision Coverage	Combination of the following discounts will not exceed the % listed for this Coverage	Dispersed Risk Fire Resistant Garage Structure Security Measures	35%

COVERAGES

Policy Level Coverages

The charge for these coverages applies once per policy, regardless of the number of vehicles insured under the policy. On multi-car policies, the highest rated vehicle will bear this rate.

<p>Liability Bodily Injury & Property Damage <i>Seasonal deletion prohibited</i></p>	<p>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.</p> <p><u>Split Limits:</u> Bodily Injury Coverage with a "per person" limit and an aggregate "per occurrence limit". Property Damage coverage with a per occurrence limit.</p> <p><u>CSL Limits:</u> Bodily Injury and Property Damage coverage under a single per occurrence limit.</p>	<p>Mandatory with exceptions</p>	<ul style="list-style-type: none"> ➤ Where applicable, this is a required coverage. Please contact your Underwriting Authority if you would like to reject the coverage. ➤ This coverage: <ul style="list-style-type: none"> ○ Is not applicable to Race Vehicles or Trailers. ○ May be rejected for vehicles not registered for street use, under restoration, or not required by state regulations to carry liability coverage. ➤ Limits are required to be less than or equal to that of the regular use auto(s).
<p>Motorcycle Passenger Liability</p>	<p>Coverage for bodily injury to passengers of Classic or Custom Motorcycles insured under this policy.</p>	<p>Included</p>	<ul style="list-style-type: none"> ➤ Included with Liability coverage when the policy insures a Classic or Custom Motorcycle.
<p>Medical Payments <i>Seasonal deletion prohibited</i></p>	<p>Payment of medical expenses without regard to fault for defined insureds.</p>	<p>Optional</p>	<ul style="list-style-type: none"> ➤ Not available unless Liability is purchased. ➤ Not applicable to Race Vehicles or Trailers.
<p>Uninsured/Underinsured Motorists <i>Seasonal deletion prohibited</i></p>	<p>Coverage provides insurance for the protection of persons insured 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. See state specific program manual for Property Damage coverage availability.</p> <p><u>Split Limits:</u> Bodily Injury coverage with a "per person" limit and an aggregate "per occurrence limit".</p> <p><u>CSL Limits:</u> Bodily Injury under a single per occurrence limit.</p>	<p>Optional</p>	<ul style="list-style-type: none"> ➤ Limits should follow the same type (CSL or split) as Liability and may not exceed the Liability Limit chosen. ➤ This coverage: <ul style="list-style-type: none"> ○ Not applicable to Race Vehicles or Trailers. ○ May be rejected for vehicles not registered for street use, under restoration, or not required by state regulations to carry liability coverage. ➤ Selection/Rejection forms may be required when rejecting the coverage or selecting a limit that is less than the Liability coverage limit. See State Specific program manual for state requirements. <ul style="list-style-type: none"> ○ Failing to return a properly executed Selection/rejection form will result in increased limits being forced on the policy. ➤ Limits are required to be less than or equal to that of the regular use auto(s).
<p>Spare Parts Coverage <i>Seasonal deletion prohibited</i></p>	<p>For direct and accidental loss to spare parts, emergency tools, and accessories for your covered auto.</p>	<p>Included, option to increase</p>	<ul style="list-style-type: none"> ➤ Spare parts and Accessories are items utilized with the vehicle but are not permanently attached, e.g. set of show wheels, spare convertible top, tool kit ➤ \$2,000 is included. ➤ The insured may purchase additional spare parts. Limits requested in excess of \$10,000 will require underwriting approval.

Towing Coverage <i>Seasonal deletion prohibited</i>	Towing and labor coverage when the collector vehicle suffers a breakdown while away from the garaging location.	Included, option to increase	<ul style="list-style-type: none"> ➤ Towing and labor coverage is automatically included up to \$75 per occurrence. ➤ Handled as a reimbursement of paid expenses.
Nationwide Roadside Assistance <i>Seasonal deletion prohibited</i>	Replaces the base Towing Coverage with enhanced and expanded coverage through enrollment in our Nationwide Roadside Assistance program.	Optional	<ul style="list-style-type: none"> ➤ Toll Free Roadside Assistance hotline with nationwide 24 hour availability. ➤ Flat Bed service guaranteed upon request ➤ In Network: No out of pocket expense for the first \$200 per occurrence for: <ul style="list-style-type: none"> ○ mechanical or electrical disablement; battery failure; insufficient supply of fuel, oil, water, or other fluid; flat tire; lock-out; map routing service; or entrapment in snow, mud, water, or sand. ➤ Out of Network: \$150 per occurrence reimbursement limit. ➤ Three occurrences per policy term, six for larger collections.
Collector's Coverage <i>Seasonal deletion prohibited</i>	Allows collectors of higher valued vehicles to increase the included \$50,000 and 30 day reporting period for newly acquired vehicles coverage to better suit their purchasing habits and service model.	Optional	<ul style="list-style-type: none"> ➤ Limit Options: any limit above the \$50,000 included amount ➤ Reporting Period Options: 30 day (standard), quarterly, or semi-annual reporting periods ➤ Requires form CV 93 A1 to be completed and attached to the policy in modernLINK or retained in your policy file. ➤ Requires approval from your Underwriting Authority.
Trip Interruption Coverage <i>Seasonal deletion prohibited</i>	Provides coverage when the collector vehicle is disabled for more than 24 hours when traveling more than 50 miles from home.	Included	<ul style="list-style-type: none"> ➤ \$150 per day for reasonable transportation, lodging, and meal expenses, to a maximum of \$600 per occurrence.
Pet Coverage <i>Seasonal deletion prohibited</i>	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.	Included	<ul style="list-style-type: none"> ➤ Coverage is provided to a limit of \$750 per occurrence.

Unit Level Coverages

Coverages are available at the unit level and separate selection is required for each unit.

Other Than Collision (Comprehensive) <i>Seasonal deletion prohibited</i>	Coverage for physical damage to the unit outside of that covered under collision and not excluded by the policy language.	Mandatory	<ul style="list-style-type: none"> ➤ Settlement options of Agreed Value and Stated Amount are available. In the event of a total loss: <ul style="list-style-type: none"> ○ Agreed Value settlement provides for payment of the value shown on the declarations page, less any applicable deductible. ○ 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. <ul style="list-style-type: none"> ▪ See Physical Damage Settlement Options under the Valuation Section for specifics on availability ➤ Deductible options are: \$0, \$100, \$250, \$500, \$1,000, \$2,500, \$5,000, \$10,000 but availability is limited by value and vehicle type. Refer to matrix below.
Collision <i>Seasonal deletion prohibited</i>	Coverage for damage caused by upset or impact with another vehicle or object.	Mandatory with Exceptions	<ul style="list-style-type: none"> ➤ Settlement options of Agreed Value and Stated Amount are available, however selection must follow the option selected for Other Than Collision. In the event of a total loss: <ul style="list-style-type: none"> ○ Agreed Value settlement provides for payment of the value shown on the declarations page, less any applicable deductible. ○ 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. <ul style="list-style-type: none"> ▪ See Physical Damage Settlement Options under the Valuation Section for specifics on availability ➤ Settlement options may vary vehicle to vehicle (e.g.

Collision (continued)			vehicle 1 can be stated amount while vehicle 2 is agreed value). ➤ Deductible options are: \$0, \$100, \$250, \$500, \$1,000, \$2,500, \$5,000, \$10,000 but availability is limited by value and vehicle type. Refer to matrix below.
Full Safety Glass Coverage <i>Seasonal deletion prohibited</i>	Coverage for the repair or replacement of damaged glass without regard to the applicable Other than Collision deductible.	Optional	➤ Only needed if deductible other than \$0 is selected. ➤ System is required to be notated for each vehicle on the policy.
Foreign Coverage	Coverage for Physical Damage for collector vehicles while traveling outside of the United States.	Optional	➤ Includes transit coverage to and from foreign territory. ➤ Requires Underwriting approval. Please contact your Underwriting Authority with any questions regarding this coverage.

DEDUCTIBLE OPTIONS BY VEHICLE TYPE				
Vehicle Type	Value \$25,000 or less	Value \$25,001 - \$50,000	Value \$50,001 - \$100,000	Value \$100,001 or more
Auto (non modified, non Exotic) Kit (Standard) Motorcycle (non modified) Special Interest Trailer Truck (non modified)	\$0	\$250 or Less		
Auto (non modified, Exotic) Kit (Premium) Modified Vehicles (any vehicle type)	\$250 or less	\$500 or less	\$1,000 or Less	
Non Registered Race Vehicle	All Options Available			All Options Available

Note – deductible options requested outside of these guidelines must be referred to your Underwriting Authority.



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