



Motorsports & Collector Vehicle

Agenda

- Introduction to American Modern Insurance Group® Motorsports & Collector Vehicle
- General Policy Information
- Coverage
- Eligibility
- AMsuite® Demonstration

Motorsports



Available coverages, rates, policy terms may vary by state
Always refer to the program manual

Motorsports

- Competitive rates
- Broad operator acceptability
- Full year policies
 - no layup period



Motorsports

Ownership/Drivers

Primary named insured must be at least 18 year of age and the titled owner.

- Street driven vehicles
 - all drivers must be at least 16 years of age.
- Off-road vehicles with an engine size 251cc and over
 - all drivers must be at least 16 years of age.
- Off-road vehicles with an engine size 250cc or less
 - all drivers must be at least 11 years of age.
- All drivers 16 years and older must hold a valid U.S driver's license.

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Motorsports

Coverage

Three coverage levels

- ✓ Full coverage
- ✓ Liability plus comprehensive
- ✓ Liability only

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Motorsports

Loss Settlement Options

Replacement Cost

- Model years 2 years or newer at submission
- Model years 3 years or newer at policy change/renewal
- Comprehensive and Collision coverage must be purchased
- Custom, Classic, Sport Utility, and Golf Cart are ineligible

Actual Cash Value (ACV)

- Total loss or theft event we pay ACV included deduction for depreciation
- Partial loss we pay repair cost minus depreciation for damaged parts
- Policy deductible applies to both settlements

Agreed Value

- Applied to classic bikes
- Vehicle insured for the value on the declarations page minus deductible

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Motorsports

Coverages

- ✓ Accessories - up to \$30,000
 - \$3,000 for “on road” motorcycle
 - \$1,000 for “off road” vehicles
- ✓ Travel Loss Reimbursement
- ✓ Personal Effects
- ✓ Diminishing Deductible
- ✓ Genuine Parts Security



Motorsports

Coverages

- ✓ Uninsured Motorist
- ✓ Underinsured Motorist
- ✓ Rental Reimbursement
- ✓ Pet Protection
- ✓ Passenger Liability
- ✓ Medical Payments
- ✓ Trailer Physical Damage
- ✓ Genuine Parts Security
- ✓ Towing and Emergency Expense



Motorsports

Snowmobile

Ownership and Drivers

- Title may be held by an individual, trust, LLC or corporation
- Units 250cc or less - driver must be at least 11 years of age.
- Units 251cc and greater - driver must be at least 16 years of age

Out-of-state coverage (border crossing rides)

- Our policy automatically adjusts to meet a state's minimum coverage requirements even if your policy limits are normally lower
- Coverage extends to Canada



Collector Vehicle



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Collector Vehicle



Collector Vehicle

- Private passenger vehicles
- Owned by individuals
- Trust or LLC
- Used on a limited basis
 - Exhibitions
 - Club activities
 - Parades
 - Occasional pleasure / leisure driving



Collector Vehicle program is Quote / Submit

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Collector Vehicle

Vehicle Types

Antique Auto

A vehicle with a model year of 1949 and prior.

1929 Ford Model A Pickup



1933 Lincoln Convertible Coupe



Collector Vehicle

Vehicle Types

Classic Auto

A vehicle with a model year of 1950 through 1984.

1960 Mercury Wood Wagon



1968 Camaro Z28



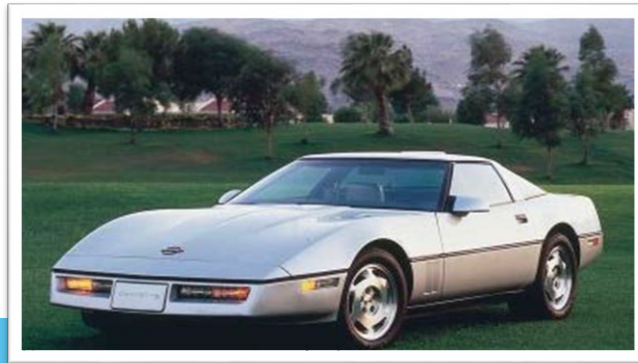
Collector Vehicle

Vehicle Types

Collectible Auto

A vehicle with a model year of 1985 to the current model year.

1985 Corvette



Collector Vehicle

Vehicle Types

Exotic

A vehicle that generally meets two of the following three characteristics:

- High performance
- Excess of 400HP
- High power to weight ratio or an extreme level of engineering, limited product and/or exclusivity, high cost of repair

Bugatti



Ferrari



Collector Vehicle

Vehicle Types

Special Interest

A Classification for units which are 20 years and older that have developed into a collector's piece as a result of age, design, rarity.

Vehicles that fall into this category are normally designed for a unique function and or purpose such as Ambulance, Fire-Engine, Military vehicles/equipment, Tractor, Limousine, Bus, Hearse, Police Car, etc.



Collector Vehicle

Vehicle Types

Kit Car

- Also known as replicas or tribute vehicles
- Replicate a previously manufactured model
- Can be “one of a kind” design

The primary characteristic is that the assembly of the vehicle is generally not completed by the manufacturer.



Common Kit Manufactures:
Factory Five, Superformance,
Backdraft, Kirkham, and
Lonestar

IMPORTANT NOTE - Kit car YEAR, MAKE, MODEL, and VIN information should be entered into AMsuite exactly as shown on the title and registration. Allowing DMV records and insurance information to be in-sync.

Collector Vehicle

Vehicle Types

Race Vehicles

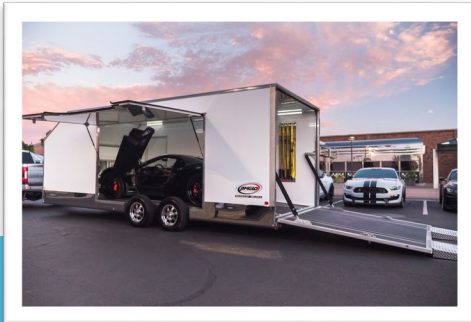
- Vehicles of any era - new or old
- Primarily used for racing and not registered for street use
- Drivers must be over 25 years of age with clear driving record
- Must submit details regarding level and frequency of racing
- Underwriters may use discretion regarding allowable liability limits
- No coverage is available while unit is on racetrack or involved in racing



Collector Vehicle

Trailer

Physical damage coverage to the trailer pulled by the vehicle or used to transport the vehicle.



This coverage is optional

Collector Vehicle

Storage

- Private Locked garage that only the insured has access
- Carport (with u/w approval in fair weather states)
- Parking Garage (UW review)



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Collector Vehicle

Policy Features

- ✓ Flexible mileage plans
1000, 3000, 6000
- ✓ Deductible flexibility
 - Options from \$0 to \$10,000
- ✓ 12-month policies only
- ✓ Agreed Value
- ✓ Broad usage acceptability
- ✓ Occasional pleasure use
- ✓ Occasional commuting to work
- ✓ Promotional use



Collector Vehicle

Included Coverages

- ✓ Disaster Relocation
- ✓ Full Safety Glass
- ✓ Personal Effects
- ✓ Towing and Emergency
- ✓ Travel Loss
- ✓ Pet Protection



Collector Vehicle

Optional Coverages

- ✓ Appreciation Security
- ✓ Medical Payments
- ✓ Automobilia
- ✓ Collision
- ✓ Trip Coverage



Collector Vehicle

Driving History/MVR

- A CLUE, MVR, and PRE-FILL report will be obtained for all new business risks
- Amsuite will pull an MVR on all operators
- Personal Auto Policy daily Declaration's page is required if not received from PRE-FILL
- Every operator must have a valid U.S. license
- Some situations allow for a foreign licensed driver

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Collector Vehicle

Underwriting Requirements

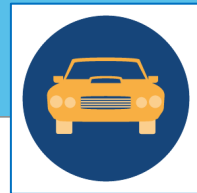
- Every licensed driver in the household must be listed on the policy.
- Every operator on the policy needs to have their own daily auto newer than 20 years of age.
- Motorcycles do not qualify as daily drivers.
- This is to ensure that the collector vehicle is not being used as a daily driver or backup transportation.

Collector Vehicle

Forms Documentation

Attach to the AMSuite Policy when submitting quote for review

- Primary dec for each licensed driver (including excluded drivers) in household
- Documentation for unit values outside the system recommended range or memo the quote with explanation
- Garaging photos requirement
 - If storage address cannot be easily viewed on-line
 - Garaging listed as other
 - Photos inside/outside of storage facility
 - Security measures
 - Carport requires photos of structure and surrounding areas



Collector Vehicle

Forms Documentation

Attach to the AMSuite Policy when submitting quote for review

- Photos (less than 6 months old) for each vehicle
 - Stock vehicles:
 - Color photos clearly showing all 4 exterior sides of vehicle
 - Modified vehicles / exotic / valued over \$100,000
 - Photos clearly showing all 4 exterior sides of vehicle
 - 1 photo of engine compartment
 - 1 photo of vehicle interior



Collector Vehicle

Color Photos of all 4 sides

- We must be able to see all 4 sides of the vehicle
- If modified, we also need an engine and interior photo



Is it really that important to all 4 sides of the vehicle?

Collector Vehicle



Is it really that important to all 4 sides of the vehicle?

Collector Vehicle

Vehicles Under Restoration

- ❖ Vehicle must be under active restoration
- ❖ Must insure the vehicle at the current value using **Stated Value**.
- ❖ Documentation (photos, invoices/receipts) will be required to show work completed
- ❖ Current photos of vehicle's restoration need to be submitted
- ❖ Notes detailing the restoration, current progress, and approximate completion date

Payment Plans

AMsuite New Business - Down Payment Information

Payment Plan Name	New Business Down Payment	Remaining Installments
Full Pay Plan	100%	0
Semi - Annual Pay Plan	50%	1
Quarterly Pay Plan	25%	3
Bi-Monthly Pay Plan	20%	5
Monthly Electronic Pay Plan	20%	8-11 Varies

Credit Card & EFT are accepted as a method of payment

Discounts

- ✓ Advance Quote
- ✓ Anti-Theft Devices
- ✓ Association
- ✓ Homeowner
- ✓ Loyalty
- ✓ Layup
- ✓ *Motorcycle License - MS only*
- ✓ Safety Course
- ✓ Paperless
- ✓ Preferred Customer
- ✓ Violation Free
- ✓ Paid in Full
- ✓ Multi-Vehicle
- ✓ Multi-Policy

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Contact Information:

For quoting and underwriting assistance please contact one of our associates on the American Modern Support team. 800.878.9891

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THANK YOU!



Coverage is subject to policy terms, conditions, limitations, exclusions, underwriting review and approval, and may vary or not be available for all risks or in all states. Rates, discounts vary, are determined by many factors, are subject to change. Policies are written by one of the licensed insurers of American Modern Insurance Group, Inc., including but not limited to American Modern Property and Casualty Insurance Company (CA Lic. No. 6129-1).