

# CLASSIC SAVINGS

COLLECTOR CAR OWNERS MAY BE PAYING TOO MUCH FOR INSURANCE



Collector car owners who seek the same coverage for both their regular-use and classic vehicles “should take a closer look at their policy,” says McKeel Hagerty, CEO of Hagerty Collector Car Insurance. “Since vintage cars are generally treated as collectibles, these vehicles require special coverage.”

To that end, Hagerty provides a policy specifically designed for collector car owners.

## WHY COLLECTOR CAR INSURANCE?

Your everyday vehicle generally depreciates in value. Your collector car, on the other hand, can appreciate rapidly. Does your insurance coverage reflect that difference?

When it comes to collector cars, most auto insurers determine what they – not you – believe is the Actual Cash Value of your vehicle at the time of loss. Others may offer a pre-determined Stated Value, which may cover you “up to” your policy limit. With a Guaranteed Value policy, the car’s value is decided upon by you, your agent and Hagerty.

That means if you suffer a covered total loss, you get the full value of your policy – with no depreciation.

Specialized coverage has other advantages, as well. Since specialty insurers understand the risk for loss is far less in a collector car than in a regular-use vehicle, the premiums are often much lower – as much as half the cost of a standard policy.

## WHY HAGERTY?

We work with Hagerty because of their knowledge, experience and commitment to excellence. Since Hagerty team members are collectors themselves, they know vintage and specialty vehicles like few others can. It’s no wonder they provide insurance for more collector cars than anyone else in the world.

And in addition to Guaranteed Value, a Hagerty policy offers other advantages, such as fast and exceptional claims handling and your choice of repair shop – even if that repair shop is your own garage. Hagerty’s in-house claims team provides the best service in the industry.

## THAT’S NOT ALL

Hagerty offers a variety of specialty services for collectors, including classic boat insurance, international services, *Hagerty* magazine, an expanded hobby website ([www.hagerty.com](http://www.hagerty.com)), youth programs, pro-hobby legislative advocacy and support of the Collectors Foundation, a non-profit organization dedicated to preserving the hobby.

## WANT TO KNOW MORE?

If you own a collector vehicle, discover the advantage of a specialized collector car insurance policy. You get lower rates, better coverage and peace of mind. For more information about a Hagerty policy, call or email our agency today.

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