

# Utah



## Collector Vehicle Program

Program Manual: CV-UT-PM-0001 (04/19) RG

New Business Date: 04-01-2019

*American Modern Property and Casualty Insurance Company (071)*



# TABLE OF CONTENTS

<b>Contents</b>	<b>Page</b>
Program Characteristics .....	1
Coverage Options .....	2-3
Discounts .....	4
Underwriting Rules .....	5-7
General Rules and Definitions .....	8-10
Procedures and Payment Plans .....	11
How to Reach Us .....	Back Cover

# COLLECTOR VEHICLE

- ▶ A vehicle that is insured under the American Modern Property and Casualty Insurance Company (American Modern) program must be used on a very limited basis, such as in exhibitions, club activities, parades, and the occasional pleasure/leisure use and stored in a locked garage when not in use. American Modern 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.



## REQUIREMENTS

**Attach these documents to the quote via AMsuite®:**

### Submission Requirements

- ▶ **PHOTOS**
  - **Recent (less than 6 months old) color photographs for each vehicle**
  - **Stock vehicle values less than \$100,000:**  
\*Minimum of 2 photos of exterior of car, showing all 4 sides.
  - **High Valued Vehicles (\$100,000 and above) and Modified vehicles**  
\*Minimum of 2 photos of exterior of car, showing all 4 sides, 1 of the engine compartment, and 1 of the vehicle interior.
- ▶ Documentation for unit values outside the system recommended range, or note the file with explanation.

### Ownership/Operators

- ▶ The Primary Named Insured must be 18 years or older.
- ▶ Vehicles may be titled in the name of:
  - An Individual and/or spouse
  - A Trust
  - An LLC or Corporation
- ▶ All non excluded operators must maintain a regular use vehicle with a separate insurance policy that specifically insures that operator.
  - The regular use vehicle must be less than 25 years old.
  - Underwriters may use discretion as some scenarios may warrant exceptions to this requirement.
  - All operators must hold a valid license.

### Vehicle Storage

- ▶ Vehicles must be stored in a permanent, solidly constructed garaging facility with a functioning locking mechanism on all entryways.
  - Other storage may be acceptable pending approval from your underwriting authority.

## POLICY LEVEL COVERAGE OPTIONS

Coverages	Description	Included Limit	Options
<b>Automobilia</b>	Provides coverage for signs, gas pumps, and other automobile collectibles. Underwriting may require an itemized schedule, receipts and reputable appraisals. Limits greater than \$2,500 require Underwriting approval.	No	Insured can select any limit that matches the value of the automobilia collection. Available settlement options are Agreed Value or Stated Value.
<b>Collector Coverage</b>	Provides coverage for newly acquired vehicles. Underwriting approval required for any increases.	\$50,000	Coverage can be increased to any limit.
<b>Liability - Bodily Injury and Property Damage</b>	Provides coverage for occupants of other vehicles injured in a collision for which the insured is at-fault. Also provides coverage for the property of others involved in a collision.	Mandatory with exceptions	Split limit options available are as follows: \$25,000/\$65,000/\$15,000 \$25,000/\$65,000/\$25,000 \$50,000/\$100,000/\$25,000 \$50,000/\$100,000/\$50,000 \$100,000/\$300,000/\$50,000 \$100,000/\$300,000/\$100,000 \$300,000/\$300,000/\$100,000 \$250,000/\$500,000/\$100,000 \$250,000/\$500,000/\$250,000 \$500,000/\$500,000/\$100,000 \$500,000/\$1,000,000/\$500,000
<b>Personal Injury</b>	Provides payment for Medical Expenses, Rehabilitation, Work Loss, Essential Services, Death Benefit, and Funeral Expenses without regard to fault for defined insureds.	Mandatory with exceptions	Basic: <b>Medical Expense:</b> \$3,000 per person (includes Rehabilitation) <b>Work Loss:</b> Lesser of \$250 per week or 85% of income beginning 3 days after the injury* for 52 weeks <b>Essential Services:</b> Up to \$20 per day beginning 3 days after the injury* for 365 days <b>Death Benefit:</b> \$3,000 <b>Funeral Expenses:</b> minimum of \$1,500 *Waiting period is waived if injury or inability to perform services continues for 2 consecutive weeks. Insured has the option to exclude Work Loss.
<b>Pet Protection</b>	Provides coverage for costs incurred as a result of injury or death of the primary named insured's cat or dog in the event of a covered accident.	\$750	Not Applicable
<b>Spare Parts</b>	Provides coverage for spare parts, accessories, and emergency tools for the covered vehicle during a comprehensive or collision covered event.	\$2,000	Coverage can be increased to any limit. May require Underwriting approval.
<b>Travel Loss</b>	Provides coverage for transportation, lodging, and meal expense as a result of disablement of the insured vehicle.	\$150 per day/ \$600 per occurrence	Not Applicable
<b>Underinsured Motorist</b>	Provides bodily injury coverage in the event of a covered collision with an underinsured driver.	No	Split limit options available are as follows: \$25,000/\$65,000 \$50,000/\$100,000 \$100,000/\$300,000 \$250,000/\$500,000 \$300,000/\$300,000 \$500,000/\$500,000 \$500,000/\$1,000,000
<b>Uninsured Motorist</b>	Provides bodily injury coverage in the event of a covered collision with an uninsured driver.	No	Split limit options available are as follows: \$25,000/\$65,000 \$50,000/\$100,000 \$100,000/\$300,000 \$250,000/\$500,000 \$300,000/\$300,000 \$500,000/\$500,000 \$500,000/\$1,000,000

## VEHICLE LEVEL COVERAGE OPTIONS

Coverages	Description	Included Limit	Options
<b>Appreciation Security</b>	Inflationary coverage for the value of the vehicle. If selected, value of vehicle will increase according to inflation factor at renewal. Underwriting approval required.	No	Not Applicable
<b>Collision</b>	Provides coverage for a vehicle in the event of a collision with another vehicle or object, subject to a deductible.	No	Deductible options available are as follows: \$0 \$100 \$250 \$500 \$1,000 \$2,500 \$5,000 \$10,000
<b>Comprehensive</b>	Provides coverage for damages to a vehicle caused by an event other than a collision, subject to a deductible.	Mandatory	
<b>Diminishing Deductible</b>	If selected, this option applies to Comprehensive and Collision deductibles. The deductible is reduced at each renewal as long as the policy is claim free until the deductible is \$0.	No	Not Applicable
<b>Disaster Relocation</b>	Provides coverage to move and store a vehicle in a safe location in the event of impending harm to the vehicle.	50% of cost, up to \$200	Not Applicable
<b>Full Safety Glass</b>	Coverage for the repair or replacement of damaged glass without regard to the applicable comprehensive deductible.	Mandatory	Not Applicable
<b>Liability Exclusion</b>	Removes all liability coverages on a vehicle level. Automatically applies to all Race Cars. Can be manually added on vehicles that are not registered for street use.	No	Not Applicable
<b>Personal Effects</b>	Provides coverage for personal effects damaged or lost during a comprehensive or collision covered event.	\$1,000 with a \$200 ded.	Not Applicable
<b>Settlement Option</b>	Determines the settlement of claims for covered losses.	Agreed	Stated Value is also available.
<b>Storage Limitation Exclusion</b>	Excludes loss or damage to the covered vehicle when it is not stored in a locked garage facility.	No	Not Applicable
<b>Subrogation Waiver Exclusion</b>	Exclusion that allows insured to waive our rights to subrogate against an auto repair shop. Only available on Race vehicles.	No	Not Applicable
<b>Towing and Emergency Expense</b>	Provides coverage for Nationwide Roadside Assistance with guaranteed flatbed service.	\$200	Not Applicable
<b>Trailer Physical Damage</b>	Provides Physical Damage coverage for trailer vehicle types, subject to a \$250 deductible.	No	Settlement options are Agreed Value or Actual Cash Value.
<b>Trip Coverage</b>	Provides short term Comprehensive and Collision coverage for a vehicle while outside the base policy territory. Multiple trip instances can occur in a policy term. Underwriting approval required.	No	Not Applicable
<b>Uninsured Motorist Property Damage</b>	Provides property damage coverage in the event of a covered collision with an uninsured driver.	No	\$3,500 or the motor vehicle's ACV, whichever is less. Subject to a \$250 deductible.

## DISCOUNTS

Name	Description
<b>Anti-Theft Devices</b>	This discount is available if the insured vehicle possesses an active or passive alarm, an active or passive disabling device, VIN etching, or a vehicle recovery system.
<b>Association</b>	This discount is available for drivers who are a member of an approved association. Retain proof of membership.
<b>Automatic Fire Suppression System</b>	This discount is available when the unit's storage location is equipped with a fire suppression system that uses a combination of dry chemicals and/or wet agents.
<b>Central Station Fire Protection and Burglar Alarm</b>	This discount is available when the unit's storage location is equipped with a central fire protection and burglar alarm.
<b>Entry Deterrent</b>	This discount is available when the unit's storage location is equipped with an entry deterrent such as a watchman, motion sensor alarm, fenced razor wire, barred windows, and/or surveillance cameras.
<b>Homeowner</b>	This discount is available when the insured owns a home, condominium, or manufactured home.
<b>Large Collection</b>	This discount is available when 15 or more vehicles are insured on a policy, excluding trailers.
<b>Local Fire Protection and Burglar Alarm</b>	This discount is available when the unit's storage location is equipped with a local fire protection and burglar alarm.
<b>Loyalty</b>	This discount is available when the policy is renewed with an American Modern Insurance Group Company.
<b>Motor Vehicle Accident Prevention Course</b>	This discount applies to any driver who is 55 years of age or older and has successfully completed an applicable state approved or American Modern Insurance Group approved safety course or driver training course within 36 months prior to the effective date of their policy. The curriculum shall include: (i) how impairment of visual and audio perception affects driving performance and how to compensate for that impairment; (ii) the effects of fatigue, medications, and alcohol on driving performance, when experienced alone or in combination, and precautionary measures to prevent or offset ill effects; (iii) updates on rules of the road and equipment, including safety belts and safe, efficient driving techniques under present day road and traffic conditions; (iv) how to plan travel time and select routes for safety and efficiency; and (v) how to make crucial decisions in dangerous, hazardous, and unforeseen situations.
<b>Multi-Policy</b>	This discount is available when the insured has two or more of a different policy form, under the same account within AMsuite.
<b>Multi-Vehicle</b>	This discount is available when two or more vehicles are insured on the same policy.
<b>Paid in Full</b>	This discount is available when Paid in Full payment plan is selected.
<b>Paperless</b>	This discount is available when electronic delivery of policy documents is selected.
<b>Preferred Customer</b>	This discount is available based on the loss history of all drivers.
<b>Prior Insurance</b>	This discount is available when the insured previously had Collector Vehicle Insurance and the prior term expiration date is within 31 days of the American Modern policy effective date and is not one of the American Modern Group, Inc. companies.
<b>Violation Free</b>	This discount is available to all drivers without violations.

# UNDERWRITING

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.

## RISK CHARACTERISTICS

<b>Vehicles Under Restoration</b>	<ul style="list-style-type: none"><li>▶ Vehicle must be under active restoration<ul style="list-style-type: none"><li>● Active implies notable progress on a monthly or annual basis</li><li>● Level of restoration plan will be considered</li></ul></li><li>▶ Must insure the vehicle at the current value. Value revisions due to progress are allowed and expected. We will require documentation (photos, invoices/receipts) to document work completed</li><li>▶ Must submit photos of vehicle's current restoration state and note details regarding the restoration, current progress, and approximate completion date</li></ul>
<b>Race Vehicles registered for street use</b>	<ul style="list-style-type: none"><li>▶ Race cars in this program are not allowed to be registered for street use. If the vehicle is registered for street use, it should be written as an Auto, Truck, or Specialty vehicle and the proper modifications should be added</li></ul>
<b>Trailers</b>	<ul style="list-style-type: none"><li>▶ Must be used primarily with your Collector Vehicle</li><li>▶ When not in use, trailer storage must meet one of the following criteria:<ul style="list-style-type: none"><li>● In a locked garage</li><li>● In a security protected area</li><li>● The trailer and/or hitch is padlocked</li></ul></li></ul>
<b>Company As Named Insured (LLC, Trust or Business)</b>	<ul style="list-style-type: none"><li>▶ Some vehicles that are titled to a company, trust, or business may be eligible<ul style="list-style-type: none"><li>● This could include applicants with vehicles that are titled in the name of a business for tax purposes only</li></ul></li><li>▶ Vehicles that are operated or used as part of a business are not acceptable</li><li>▶ Trusts must be listed as company rather than a person</li></ul>
<b>Daily Use Company Car</b>	<ul style="list-style-type: none"><li>▶ Some situations allow for a company car to qualify as the daily use vehicle<ul style="list-style-type: none"><li>● Submit a copy of the company vehicle ID card OR commercial declarations page</li></ul></li></ul>
<b>Vehicle value &gt; \$150,000 or Collection value &gt; \$300,000</b>	<ul style="list-style-type: none"><li>▶ Substantiation of value and/or additional garaging information may be required</li></ul>
<b>Vehicle value or Collection value &gt; \$500,000</b>	<ul style="list-style-type: none"><li>▶ For vehicle and/or total collection values in excess of \$500,000, additional information regarding garaging is required via High Value Supplement Form. The form is located in AMsuite Forms. The form number is CV-CW-G-0010</li></ul>
<b>Carports</b>	<ul style="list-style-type: none"><li>▶ Some risks with the following characteristics may be acceptable when stored in a carport<ul style="list-style-type: none"><li>● Theft prevention measures must be in place (fence, security lights, alarm, etc.)</li><li>● Must be a fixed location structure with one or more open sides that is built to withstand all but the most severe weather</li><li>● Vehicle value must be less than \$100,000</li><li>● Must upload photos showing the carport and surrounding area</li></ul></li></ul>
<b>Other Garaging (Other than locked garage/building/barn)</b>	<ul style="list-style-type: none"><li>▶ Some alternate garaging facilities may be acceptable. This could include shared collector vehicle facilities or personal business garaging with no public access</li><li>▶ Must have documented procedures outlining vehicle security and who has access</li><li>▶ Must submit photos of the inside and outside of the facility</li></ul>

## RISK CHARACTERISTICS (continued)

<b>Non-Renewed or Canceled</b>	▶ Applicants non-renewed or canceled by the prior carrier due to excess losses, large losses, payment problems or physical hazards must provide additional detail about the non-renewal or cancellation
<b>Leased Vehicles</b>	▶ There are a few situations where leased vehicles may be accepted
<b>Foreign Licensed Drivers</b>	▶ Some situations allow for a foreign licensed driver <ul style="list-style-type: none"><li>● The driver must have a residence in the U.S</li><li>● The driver must meet regular use auto requirements (stored in the U.S.)</li><li>● A copy of the foreign license must be printed in English or a copy of an international license must be provided</li><li>● The collector vehicle must be stored and registered in the U.S.</li></ul>

## RISKS THAT REQUIRE UNDERWRITING REVIEW

<b>Policy</b>	▶ Backdating policy changes and rewrite transactions when there is an open claim on the policy	▶ Reinstatement requests more than 7 days after the cancellation effective date				
<b>Vehicle</b>	▶ Specialty Vehicles valued greater than \$5,000	▶ Vehicles held for promotional use if the insured receives incidental economic benefit from sponsorships to attend car shows and events, utilize the vehicle in business advertisements, and other similar types of activities	▶ Vehicles occasionally used to commute to work and the mileage plan is greater than or equal to 6,000 miles	▶ Freedom mileage plan with expected annual miles exceeding 7,500	▶ Participation in timed track events	▶ Vehicles with usage type of "other"
<b>Driver</b>	▶ Any unlicensed driver over age 15 that is not excluded	▶ The number of drivers on the policy is fewer than the number of drivers reported by prefill	▶ Modified vehicles, Kit cars, or vehicles newer than 1984 and driver under the age of 25	▶ A person added as an additional interest	▶ Any Additional Named Insured that is a child or "Other"	▶ Any Unverifiable MVR Record



## RISKS THAT ARE NOT ACCEPTABLE - DO NOT REFER

<b>Policy</b>	<ul style="list-style-type: none"><li>▶ Primary Named Insured is not the titled owner</li><li>▶ Applicant with a felony conviction in the last 10 years</li></ul>
<b>Vehicle</b>	<ul style="list-style-type: none"><li>▶ Any vehicle with unsafe hydraulics or lifted and fitted wheels that are larger than what the suspension is designed to handle</li><li>▶ Off pavement racing vehicles</li><li>▶ Any vehicle which is being held for the use of its parts for another vehicle</li><li>▶ Any vehicle that is designed and used for camping, rock climbing, sand or rail riding, or baja racing</li><li>▶ Monster Trucks with extremely large tires and suspension</li><li>▶ Any vehicle that is designed for and used off road with a lift of 4 inches or more or equipped with a winch or other modifications that serve the specific purpose of enhancing the vehicles performance when used off road</li><li>▶ Mass produced electric vehicles</li><li>▶ Vehicles held for sale or consignment</li><li>▶ Vehicles used as the insured's principal means of transportation or substitute for any regular use vehicle</li><li>▶ Vehicles used for business, commercial, or rented to others</li><li>▶ Vehicles driven to or from work more than 2 times per week</li><li>▶ Vehicles driven to or from school</li></ul>
<b>Driver</b>	<ul style="list-style-type: none"><li>▶ Drivers requiring a SR-22 Filing.</li><li>▶ Drivers without a valid license (exception: foreign licenses can be referred to Underwriting).</li><li>▶ Applicant/operator(s) with suspended, canceled, revoked, or barred license in the past 36 months.</li></ul>

## DRIVING RECORD

**A CLUE, MVR, and PRE-FILL report will be obtained for all new business risks.**

**Accidents and Violations** ▶ We require 5 years of Accident and Violation history including Accidents, Major Violations, Minor Violations, etc. The system will determine applicability for eligibility, discounts, and surcharges.

Personal Auto Policy Declarations (daily driver) page may be required if not received from PRE-FILL.

# GENERAL RULES AND RATING INFORMATION

1. **Application, discounts, driver exclusions and forms**

The application and all forms should be completed in AMsuite and printed or electronically signed. The agent's and applicant's signatures are required. The completed and signed application, forms and proof of discounts must be kept on file and made available in the event of a claim or file audit.

For any documents that require a signature AMsuite offer the ability to electronically sign documents. An e-mail and a mobile phone number is required from the the insured to complete the process. Not all situations will allow for e-signature, AMsuite will determine the eligibility to electronically sign the documents.
2. **Binding**
  - a. All applications should be entered completely into AMsuite. Rules in AMsuite will determine if coverage can be bound.
  - b. If the quote is required to be referred to underwriting for review, it is the agent's responsibility to notify the customer at the time of referral that the risk is not bound.
  - c. Unbound referred applications in AMsuite that do not meet our underwriting guidelines will be rejected and the agent will be notified by an assigned activity in AMsuite or by email.
  - d. If an issue is rejected, a notice will not go out to the customer so it is the agent's responsibility to notify the customer that a policy will not be issued. A declination notice may be produced upon request.
3. **Policy Term**

Policies may only be written for a term of 12 months.
4. **Transfer or Assignment**

Policies may not be transferred or assigned.
5. **Whole Dollar Premium**

The premium shall be rounded separately for each coverage to the nearest whole dollar.
6. **Minimum Written & Earned Premium**

The Minimum Written Premium is \$100 for stock and \$250 for modified Autos, Specialty Vehicles, and Trucks. The Minimum Written premium is \$250 for all Large Collections, Exotics, and Race Vehicles. If there are multiple units on a policy, the highest minimum premium would apply. The Minimum Earned premium is \$50.
7. **Minimum Vehicle Value**

\$1,000
8. **Loss Settlement Options**
  - a. **Agreed Value**

Insures the vehicle for the value shown on the declarations 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.
  - b. **Stated Value**

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.
9. **Vehicle Value**

AMsuite provides guidance on vehicle valuations by comparing the requested value against NADA Classic Car Value guide. Values that fall outside of the recommended range will require additional documentation to substantiate the requested value.
10. **Identification**

A valid VIN or serial number must be obtained for any insured vehicle.
11. **Rating State**

Where the vehicle(s) is registered at least 6 months or more during the policy term will determine the policy forms and rates applicable to the policy.
12. **Liability Limits**

Bodily Injury, Property Damage and Uninsured/Underinsured Motorist limits must be less than or equal to the respective limits of the regular use vehicles for all operators.
13. **Who needs to be listed on the application**
  - a. All licensed members of the household.
  - b. Any other drivers who are not members of the household and who have regular use of the collector vehicle.
  - c. Learner's Permits, children at college and any non-licensed spouse.
  - d. If the vehicle is titled in a Trust or LLC, list the name of the Trust/LLC as the Primary Named Insured, and the Principal owner of the company as the first Additional Named Insured.
14. **Mailing Address**

Any mailing address must be located within the United States of America.  
Canadian Customers - A policy may be written on an eligible vehicle located in the United States for a Canadian customer. All mailings to the insured must be sent to a mailing address within the United States (other than the mailing address of the producing agent).

## TEMPORARY SUSPENSION OF WRITINGS

During Temporary Suspensions of Writing, do not accept any applications for new coverage, requests to increase coverage limits, or requests to lower deductibles on existing policies. Existing American Modern policies will renew during this time, provided there is no increase in coverage or lapse between policies.

The Collector Vehicle policy includes coverage for Disaster Relocation in the event of an impending damage. Please remember to reach out to the customer and ensure them that we are here to help them protect their vehicle.

### **Impending Severe Weather**

Impending severe weather includes, but is not limited to:

- ▶ Tornado watches and/or warnings
- ▶ Tropical storm or Hurricane watches and/or warnings
- ▶ Flood watches and/or warnings

### **Earthquake**

- ▶ Restrictions begin with the occurrence of an earthquake or aftershock, of 5.0 Richter (or greater), and continue for a period of 72 hours for vehicles located in counties (in their entireties) within 100 miles of the epicenter.

### **Wildfire**

- ▶ No risks may be bound within a 25 mile radius of any existing wildfire.

Binding Restrictions and updates are posted in the AMsuite system. Producers are encouraged to monitor information resources such as the news when there are impending severe weather or catastrophic events in the area.

For information on current binding restrictions please check the **My News** section on the home page.

## CANCELLATION PROCEDURES

American Modern will accept a request to cancel a policy when accompanied by proper documentation, which is a letter or LPR signed and dated by the named insured. If the request is received more than 30 days after the requested cancellation date, the signed and dated request must also be accompanied by the following:

- ▶ A dec page from another carrier showing coverage inforce from that date; or
- ▶ A bill of sale or other proof that the insured no longer had an interest in the vehicle.

Other acceptable reasons for backdating a cancellation request:

- ▶ Duplicate American Modern policy providing coverage for the same risk exists – valid American Modern policy number must be provided.
- ▶ The request to cancel is due to a total loss and the cancellation date is after the total loss.

# DEFINITIONS

## Condition Types

- ▶ **Pristine** A vehicle that is perfect, flawless, and in excellent condition from every aspect. The vehicle, in its entirety, functions and appears as brand new and original. The vehicle is considered show only, museum quality with zero imperfections.
- ▶ **Excellent** A vehicle that appears perfect but may have minor wear or flaws.
- ▶ **Good** A vehicle that will drive and run well. The vehicle has minimal imperfections and no major issues such as rust, holes or damage. The vehicle may need some minor work but overall appears to be well maintained.
- ▶ **Fair** A vehicle that is drivable with some imperfections and possibly in need of some restoration.

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## Vehicle Type

- ▶ **Auto/Truck** An auto or truck registered for road use.
- ▶ **Race Car** Vehicles of any era – new or old – primarily used for racing and not registered for street use.
- ▶ **Specialty** Purpose built vehicles that are retired from their original purpose that are 20 years or older and are not registered for street use. Purpose build vehicles are those built for a unique function and/or purpose, generally commercial in nature such as:
  - Ambulance
  - Fire-Engine
  - Military vehicles/equipment
  - Tractor
  - Limousine
  - Bus
  - Hearse
  - Police Car
- ▶ **Trailer** Used primarily with your Collector Vehicle.
- ▶ **Large Collection** 15 or more collector vehicles valued at \$500,000 or more. The Comprehensive and Collision deductibles for Large Collections are percentages of the vehicle value. The options available are 0%, 1%, 2%, 3%, 4%, 5%, 10%, 15%, 20% and 25%.

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## Kit Car

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. Kit cars should be entered into AMSuite using the model year shown on the title and registration.

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## Modification Types

- ▶ **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.
- ▶ **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.

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## Occasional Commute

Provides coverage if the vehicle is used to commute to work 2 times per week or less.

## QUOTING PROCEDURE

Quoting and issuance of policies will only be available through AMsuite. If you do not have access to our website, please call your Account Manager or General Agent, whichever applies.

In AMsuite, an accurate quote will be ensured by entering all of the requested information. On the QUALIFICATION page, you will be asked to verify some information about the applicant before reports can be ordered. On the QUALIFICATION page are our disclosures to the insured that third party reports may be ordered. **You must read the disclosure statement(s) to the insured before proceeding.**

## PAYMENT PLANS

**Payment plan availability varies based on the premium of the policy. AMsuite will only display payment plans that are available based on the policy premium.**

### ANNUAL POLICIES

1. Paid in Full            100% down with no remaining installments.
2. 2 - Pay Plan -        50% down with 1 remaining installment. EFT available for this plan.
3. 4 - Pay Plan -        25% down with 3 remaining installments. EFT available for this plan.
4. 6 - Pay Plan -        20% down with 5 remaining installments. EFT available for this plan.
5. Monthly            -        20% down with up to 10 remaining installments. **MUST** be recurring electronically.

**A service fee will be assessed for each remaining installments. Late fees, reinstatement fees, and insufficient fund fees may apply.**

# How To Reach Us

## Policy or billing questions

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**Call: 1-800-543-2644**

**Hours:** Monday to Friday, 8 a.m. to 8 p.m. Eastern

**Payment Lockbox Address:** PO Box 740167, Cincinnati, OH 45274-0167

## AMsuite support

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**Call: 1-866-527-9583**

**Hours:** Monday to Friday, 7 a.m. to 12 a.m. Eastern

Saturday and Sunday, 8 a.m.- 9 p.m.

*After hours support handled by voicemail return call.*

**E-mail: [systemsupport@amig.com](mailto:systemsupport@amig.com)**

**Hours:** Monday to Friday, 7 a.m. to 12 a.m. Eastern

**Need Help?** Talk to your office's AMsuite Profile Administrator *OR*  
Click the Help Link at the upper right of the AMsuite screen.

## Report a claim.

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**Online:** In AMsuite, under the Quotes and Policies tab click the Claims link.

**Call: 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

## Ordering sales or marketing materials

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Access the Marketing Center Quick Link on the modernLINK® home page.



CV-UT-PM-0001 (04/19) RG