Safeco Guidelines

Antique Auto is defined as a private passenger auto 25 years or older and meets the following criteria:

- Maintained primarily for use in exhibitions, club activities, parades or other functions of public interest and only occasionally used for pleasure.
- Not used for any business or commercial use, including incidental activities
- Not driven to or from work, school or used in business
- Not driven in races, rallies or in similar activities, or in any kind of speed or timed test
- Not altered or modified, no hot rods, street rods, “funny” cars, customized show cars or similar vehicles
- Vehicle may be used occasionally for other purposes such as weekend or so called “Sunday driving”

Classic Auto is defined as a private passenger auto 10 years or older and meets the following criteria:

- Not used for any business or commercial use, including incidental activities
- Not driven in races, rallies or in similar activities, or in any kind of speed or timed test
- May be occasionally driven to work or school, occasional use does not mean driving to and from work or school every day of the week

Modified Classic Auto is defined as any vehicle that has been altered to significantly enhance performance, increase value or change the appearance of the original stock vehicle.
Examples:

- Raised suspension
- Chopped top
- Different Engine
- Custom paint job
- Lift kit
- Roll bar
- Custom Upholstery
- Different interior

Photo requirements:

Good quality, recent photographs are required for classic cars and antique autos. Two color photos, one of the front and driver side and one of the rear and passenger side are required.

Appraisals:

Appraisals are required for classic or antique autos when agreed value is greater than $50,000.

Unacceptable vehicles:

- Classic cars or antique autos that are the only vehicles in the household
- Vehicles that are not owned by an individual, or by a husband and wife living in the same household
- Vehicles parked outside on the street or in public parking garages
- Vehicles used for any business or commercial use, including incidental activities
- New business physical damage only coverage on antique autos or classic cars
- Vehicles used for:
  - Racing or speed tests
  - Pick-up or delivery of goods
  - Limousine or taxi service
  - Emergency services

Acceptable driving record:

- No DWI/alcohol/drug/major violations
- No more than two at-fault accidents
- No more than three minor or speeding violations
- No more than four total incidents per household

Unacceptable drivers:

- Drivers without an active valid driver's license
- Drivers without a specific in state garaging address
- Drivers who are not a permanent resident of the rating state
- Drivers who have been convicted of insurance fraud
- Drivers with any financial responsibility filing

- Persons employed in illegal enterprises and occupations
- Persons employed in occupations involving the use of the insured vehicle by nonresident non dependent operators