Hagerty Auto Guidelines

Acceptable vehicles:

- Antique and classic vehicles
- 1970s and early 1980 vehicles
- Exotic and special interest vehicles
- Military Vehicles
- Fire trucks & commercial vehicles
- Low riders
- Modified vehicles (Street Rods & Customs)
- Motorcycles / Scooters
- Replicas
- Restorations
- Trailers
- Tractors
- Trucks

Unacceptable vehicles:

- Inexpensive home-built kits that do not replicate a classic vehicle
- Replicas of the 1963-67 Shelby Cobra Roadster
- Any vehicles used for camping, off-road or utility-type driving
- Pro-street vehicles modified exclusively with racing features such as roll cages, wheelie caster, nitrous systems, parachutes, etc.
- Regular-use vehicles driven on a daily basis
- Vehicles used primarily for commercial use
- No motorcycles with performance modifications
- Any vehicle modified with a nitrous system
- Vehicles that run on nitro-methane or blown alcohol systems
- Dune Buggies

Usage and Mileage:

Vehicles accepted into our program must be used on a "limited" basis which is consistent with the operation of something that has collectible

value. Usage for club functions, exhibitions, organized meets, tours, and limited pleasure driving is acceptable. Hagerty has no strict mileage limitation for collector vehicles used in this manner.

Unacceptable Types of Usage:

- Daily driving or back-up transportation on a regular basis
- Commercial usage
- Hauling, towing, or other utility type use
- Off-road driving or two-tracking
- Racing

Acceptable Storage:

Carports

- Must be secure year-round.
- Must have limited access - low visibility from road in a non-urban area.
- Must be a permanent structure and have gravel, concrete or asphalt floor.
- Must have at least three sides.
- May not be in an area that receives significant snowfall or exposed to other catastrophic hazards.
- May not be within 100 miles of Atlantic and Gulf Coast regions (Louisiana, Mississippi, Alabama, Georgia, South Carolina, North Carolina & Texas).
- Carports are not acceptable in Florida.

Rental Storage Units

- Request the storage unit address.
- Storage unit must be an individual secure space. Rental units open and accessible to the public do not qualify.
- Must have confirmation that insured returns the vehicle to the storage unit after each use.
- Must be in a secure location and only the owner has access.

Parking Garages

- Must have 24 hour security such as an alarm system, guard or video surveillance.

- Must be limited access (not for public use).
- Assigned parking spaces are preferable.
- An enclosed structure is preferable. Consideration may be given to an open structure with photos and a strong profile.
- Public elevated parking decks are unacceptable.

Car Hauling Trailers

- Any trailer, which also is used to store a vehicle, must fully enclose and protect the vehicle.
- Must be anchored to a stationary object and/or located in a secure location.

Unacceptable Storage:

- Temporary storage facilities assembled of canvas and plastic, such as tents, domes or igloos.

Note: All storage types are subject to Underwriting review.

Driver Requirements:

Drivers of any collector car must have their own regular use vehicles. In other words, every driver in the household must have his or her own regular use vehicle for daily driving.

Note:

- Applicant must have his/her regular use auto
- Each household driver must have at least one regular use vehicle. Household drivers include roommates
- Regular use autos must be less than 20 years old and in good condition
- Motorcycles and public transportation are not considered regular use vehicles
- Vehicles away at school with a college student cannot be counted as a regular use auto for the remaining household drivers at home
- Trades vehicles such as, pickup trucks and utility vans, cannot be the only regular use vehicles in a household

The named insured and all drivers must maintain regular use insurance in his or her name

Note:

- Personal Auto Policy complies with the minimum liability requirements of the state in which the regular use vehicle is garaged and used
- Named insured must be the same as the applicant
- A current regular use declarations sheet confirming all regular use vehicles have liability and UM/UIM coverage must be supplied
- Declarations must contain the following information:
    - The insured's name
    - Description of the regular use vehicle(s)
    - Coverage limits for each regular use vehicle
    - Policy dates, including inception and expiration

Generally one or two minor violations or accidents are acceptable for our program. We will not accept major violations such as any alcohol/drug violation or reckless driving if they occurred within the last 3-6 years.

Photo Requirements:

Include good quality, recent photographs of the vehicle (Polaroids are okay):

- One photo is required for all stock/original, exotic and special interest vehicles. Underwriters may request more photos if necessary.
- Four photos are required for modified and custom vehicles. These photos must include an engine shot, interior shot, and a shot of the rear end of the car with the trunk open.
- One photo is required of any carport.
- For pickup trucks, include one additional photo of the pickup's bed.
- Four or more photos are required for vehicles under active restoration