

## Antique/Collector Car(s)

As an agency, we place antique/collector cars with American Modern. Your premium will be based on the agreed value of the vehicle you insure and which category it falls into. To qualify for the collector car program, the vehicle is expected to be used on a limited basis. It must also fall into one of the annual mileage categories: 1,000; 3,000; or 6,000. It also is required to be stored in a locked, fully enclosed garage facility. The following are the different categories for the vehicles:

- **Antique Autos:** A vehicle manufactured 25 or more years prior to the current model year. Examples would be a 1933 Lincoln Convertible Coupe, a 1929 Model A Coupe and a 1968 Chevy Camaro. The Camaro would fall into the Antique category unless it was modified. All vehicles must be in good to excellent maintenance, original or restored condition, and who's intrinsic nature allows them to maintain or increase in value.
- **Classic Autos:** A vehicle manufactured from 20 to 24 years prior to the current model year. All vehicles must be in good to excellent maintenance, original or restored condition, and who's intrinsic nature allows them to maintain or increase in value.
- **Collectible Autos:** A vehicle manufactured from 15 to 19 years prior to the current model year. All vehicles must be in good to excellent maintenance, original or restored condition, and who's intrinsic nature allows them to maintain or increase in value.
- **Custom Autos:** A vehicle originally manufactured from 1949 through the present year. The vehicle has been mechanically and/or cosmetically altered (such as alterations to the chassis, drive train, body and interior) from its original power and structural configurations, but retains its original identity. An example would be a 1951 Chevy Deluxe 2-Door – lowered 2 inches, new radial tires and chrome wheels 235 cu. In engine with “cam”, 3 carbs with Offenhauser intake Fenton dual exhaust manifolds, and new 8-volt battery.
- **Exotics:** A vehicle manufactured less than 15 years prior to the current model year. These vehicles are unique in their appearance, performance capabilities, and will continue to appreciate in value. Vehicle models that generally fit into this category include, but are not limited to Lamborghini, Ferrari, Corvette, and Porsche.
- **Street Rod:** Are vehicles manufactured prior to 1949, mechanically and/or cosmetically altered (chassis, drive train, body and/or interior) from its original power and structural configurations but retains its original identity. Examples would be a 1931 Ford Victoria custom street rod or a Ford T-Bucket.
- **Kit Cars:** Are vehicles rebuilt from a purchased package when assembled by an experienced and/or professional manufacturer or dealer. They are rated in the “Exotic” category based on the year assembled. Documentation of value and kit manufacturer must be provided. An example would be a Ford Cobra replica built with a Factory Five kit.
- **Vehicles under Restoration:** Are vehicles undergoing restoration and must be at least 80% complete for it to be insured. The vehicle should be in driving condition and only have minor things to be done, such as final paint, etc.