



# PRODUCT HIGHLIGHTS

## COLLECTOR VEHICLE PROGRAM

### Benefits of this Program

The Collector Vehicle Program has specialized in insuring collectable vehicles for nearly 60 years. The company understands policyholders' love for vehicles and their desire to have the best coverage possible.

### Key Benefits

#### Auto Liability

- Agreed Value coverage - You can predetermine the value of your vehicle. Once the Underwriting team has agreed to this amount, it becomes the coverage limit for the policy term. In the event of a total loss, this amount is paid with no deductible in most states
- High Liability limits available - The ability to go to \$1M. This is added security if you choose to buy higher limits
- No mileage limitations - The policy authorizes unlimited hobby use of the vehicles in collector activities, exhibits, and parades
- Automatic coverage - For 30 days on newly acquired vehicles
- Towing and labor costs - The policy will pay up to \$250 each time your covered vehicle is disabled
- Spare Parts coverage - The policy will pay up to \$500 for direct and accidental loss or damage to spare parts for your covered auto
- Trip Interruption coverage - The policy will pay up to \$600 for traveler's expense due to accident or mechanical breakdown of your covered vehicle
- Auto show medical reimbursement - Clients or family members injured during an auto show or similar car - related event will receive pre-determined medical coverage

#### Service Features

- In-house claims handling - Claims are handled by an in-house collector insurance expert
- Repair shop of your choice - Take your vehicle to your shop of choice for repairs

### Risk Management Services

- Product specific web-based Risk Management Services solutions through PHLIY.com/RMS
- Free online interactive Defensive Driver Training course and examination
- Regular e-flyer communications on current Risk Management Services issues and Large Loss Lessons Learned
- Strategic partnership with best-in-class vendor for discounted background & motor vehicle record (MVR) checks

### Documents Required for Proposal

- Completed, signed, and dated Collector Vehicle Program application
- Photos of the vehicle
- The collector vehicle must be used and maintained for hobby purposes and exhibition and not for racing, rallying, general transportation, or backup transportation

### Service

- Clients are serviced by both our Home Office staff as well as our Regional Offices located throughout the country

### Carrier

- These coverages are underwritten by Philadelphia Insurance Companies, rated A++ (Superior) by A.M. Best; Nationally recognized as a member of Ward's Top 50; Forbes Magazine has recognized PHLIY as one of the 400 Best Big Companies in America

*For more information about our products and services, please visit us at [PHLIY.com](http://PHLIY.com)*

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