



Which policy should I write?

Sometimes it's not immediately obvious whether a customer needs standard auto or collector vehicle coverage, especially if the vehicle is new or late model. Did she buy that Corvette* for daily use, or because she's an avid Corvette collector?

Placing customers in the right program will get them properly covered — and help you retain their business. Ask these questions to figure out which program would provide the most appropriate coverage.

Know what to ask:

Why did the customer purchase the vehicle?

How often/how many miles is it being driven?

Where's it normally parked?

What's the vehicle's anticipated future value?

Are there strong preferences about where and how the vehicle should be repaired/restored?

Collector Vehicle



Purchased for hobby or investment.

Driven rarely/ generally less than 6,000 miles a year.

Always kept in a locked garage or shed.

The vehicle's value is expected to eventually appreciate. Customer wants to insure for Agreed Value to protect investment.

Customer requires original or custom-manufactured replacement parts. Repairs or restoration will require a specialized mechanic or shop.

Quote Collector Vehicle

Standard Auto

Purchased for daily use.

Driven often/ more than 6,000 miles a year.

Sometimes or always parked in the open.

The vehicle should continue to depreciate. Customer wants to insure it for Actual Cash Value.

Customer will accept after-market replacement parts and has no strong preference about which mechanic or body shop will do the work.

Quote Standard Auto
(not available from American Modern)

Which should I quote?

Learn more about our collector vehicle program.

Find more tools and resources at amig.com/collectorvehicle

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