

Your collector car  
may be exclusive . . .

...but our program  
is inclusive.

Collectors are turning to American Modern to protect muscle cars and antiques, classics and newer exotics, street rods and customs, even kit cars.

We also cover:

- restorations in process
- harder-to-place autos, such as Cobras
- collector trucks



### Read Your Policy Carefully.

This brochure contains summaries of coverages that are available. For a complete description of coverages, exclusions, conditions and limitations, please refer to and read your policy carefully.

Enjoy Your Passion

## Collector Vehicle Insurance

We Offer a Broad Array of Products  
to Cover Your  
Specialty Insurance Needs.

Collector Vehicle  
Manufactured Home  
Vacant Dwelling  
Dwelling Fire  
Motor Home  
Travel Trailer  
Motorcycle & ATV  
Boat  
Personal Watercraft  
Snowmobile  
Specialty Homeowner



[www.amig.com](http://www.amig.com)



American Modern Insurance Group includes the following companies:  
In CA: AFH Insurance Company and American Modern Insurance Company.  
Other States: American Modern Home Insurance Company, American Family Home Insurance Company, American Western Home Insurance Company, American Southern Home Insurance Company, American Modern Lloyds Insurance Company, American Modern Insurance Company of Florida, Inc., American Modern Surplus Lines Insurance Company and American Modern Select Insurance Company.  
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## Whether it's for a single car or a prized collection, American Modern's collector vehicle program shows well next to any competitor.

	Policy Feature	What You Should Know
<b>Loss Settlement</b>	Agreed value	A car can be worth more than the depreciated value listed in a price book. We'll work with you to determine an agreed value, and insure it for that amount.
<b>Included Coverage</b>	Miles rollover <sup>1</sup>	Unused Miles Rollover into the next policy term from your annual mileage plan (1,000, 3,000 or 6,000). Miles do not expire.
	Flat liability	We charge one flat rate for liability coverage, regardless of the number of cars on the policy.
	Spare parts	We include \$500 for lost or stolen spare parts. Coverage can be increased to \$10,000.
	Towing	We include \$75 to cover towing costs.
<b>Optional Coverage<sup>2</sup></b>	Roadside Assistance <sup>1</sup>	Expands towing coverage to \$200 per occurrence and enrolls your car into our national Roadside Assistance program.
	Nine-to-Five driver <sup>1</sup>	Drive your insured collector vehicle up to twice per week to work.
	Trip allowance	Take a trip without counting the miles toward your mileage limit.
	Full safety glass <sup>1</sup>	We waive the deductible if a windshield requires replacement, and there is no other vehicle damage.

All coverages protect up to the policy limit. For descriptions of the available coverages, talk to your agent or go to [www.amig.com/car](http://www.amig.com/car).

<sup>1</sup>New in 2008

<sup>2</sup>Not all coverages, options or discounts are available on all policies in all states.

### Deductible Options<sup>2</sup>

- Exotics: \$500 to \$10,000 depending on value
- All other types: \$0 to \$5,000

### Discounts<sup>2</sup>

- Large collections valued over \$250,000
- Car club membership
- Anti-theft device
- Accident prevention course

### New Purchases

Any new addition to your collection is covered for 30 days.

### Standard Auto Coverage

Our program includes bodily injury, property damage, collision, comprehensive and uninsured motorist. Depending on your state, it may include medical payments and personal injury protection (no-fault).



## About American Modern

The companies of American Modern are nationally recognized leaders in specialty insurance, and currently serve more than 1.3 million policyholders throughout the country. Based in Cincinnati, Ohio, American Modern's parent, The Midland Company, has been in business since 1938. American Modern is rated A+ (Superior) by the A.M. Best Company, an independent analyst of the insurance industry. The company is licensed in all 50 states, and offers insurance products through a number of property and casualty companies.