IMPORTANT NOTICES
VEHICLE USE AND INFORMATION PRACTICES – WASHINGTON

This notice is for informational purposes only and is not part of an insurance contract. Insurance coverage is subject to the terms, coverages, conditions, and exclusions in the policy. If there is anything in this notice that is in conflict with the policy, the policy terms and conditions apply and are not modified by this notice. Your insurance policy is underwritten by State Farm Classic Insurance Company and insurance services are administered by Hagerty Insurance Agency, LLC.

COVERAGES

Unless you have purchased Underinsured Motor Vehicle Coverage on a policy insuring a motorcycle, Underinsured Motor Vehicle Coverage does not apply while an insured operates or occupies a motorcycle.

STORAGE

While not in use, your vehicle(s) will be kept at its principal storage address in a solidly constructed, completely enclosed and locked structure (unless Hagerty or the Company agrees otherwise).

USE

1. Your vehicle(s) will be used on a limited basis consistent with the operation of a collectible vehicle such as occasional pleasure drives and club/hobby activities.
2. Your vehicle(s) will not be used frequently for regular driving such as driving to and from work or school, shopping, errands, general transportation, or back-up use.

INSURED REGULAR USE VEHICLE

You acknowledge and agree that:

1. Each driver within your household has a separately insured regular use vehicle of which he or she is the primary operator.
2. All regular use vehicles in your household are insured by a separate personal auto insurance policy (or if a business auto policy, with the appropriate personal liability endorsements), with limits that satisfy all minimum state insurance requirements and at least match the types and amounts of coverage elected in this policy, maintained in your name (if owned by you), in full force and effect for the entire current and subsequent terms of this policy.
3. In no event will this policy serve as your household's only auto insurance. The insurance on all regular use vehicles in your household will be primary on any claim and will satisfy all minimum state insurance requirements, except with respect to the use of the vehicle(s) listed on this policy's Declarations Page.
4. If you fail to maintain a regular use vehicle(s) with a separate insurance policy that satisfies the minimum state insurance requirements, the coverage under this policy will apply the same as if you did maintain a primary policy on your regular use vehicle(s). If the company is required by law to provide any coverage with respect to your regular use vehicle(s) or any other vehicle(s), coverage under this policy will be excess to any other insurance, and the amount this policy may be required to pay is limited to the minimum types and limits of such coverage required by law.

CHANGES DURING ANY POLICY TERM

It is your responsibility to inform State Farm or your agent of any change in the information provided before or after a policy is issued. This includes but is not limited to the following:

1. Changes in the number of licensed household drivers or regular vehicle operators or their license status;
2. Modifications to your vehicle(s), including the addition of nitrous system(s), hydraulics, or any modifications meant to achieve 650 horsepower or greater;
3. Any increase or decrease in the value of your vehicle(s) for which you would expect a change in the amount of insurance coverage or premium charged. You understand that State Farm and your agent are not responsible for monitoring or changing vehicle values unless you request the change; or
4. Any decrease in the liability/UM/UIM limits for the regular use vehicles in your household.

INSURANCE INFORMATION PRACTICES

NOTICE OF INSURANCE SCORING

In connection with the application for insurance, we may review your credit report or obtain or use a credit-based insurance score based on the information contained in that credit report. We may use this information to decide whether to insure you or how much to charge. We may use a third party in connection with the development of your insurance score. Future reports may be used to update or renew insurance.

CONSUMER REPORTS

A consumer report about you or other individuals listed as policyholders, drivers or household members (e.g. driving record, claims history) may be requested in connection with the application, policy amendments and/or renewals. This consumer report information which we have or may obtain will be treated confidentially and will not be disclosed to non-affiliated third parties without your prior authorization except for such purposes as claims handling, servicing, underwriting, or as otherwise required by law.

OTHER NON-PUBLIC PERSONAL INFORMATION

Information contained in the application and any additional non-public personal information subsequently collected, will not be disclosed to non-affiliated third parties without your prior authorization unless permitted or required by law.

NOTICE OF INSURANCE INFORMATION COLLECTION PRACTICES PERSONAL, FAMILY, OR HOUSEHOLD INSURANCE TRANSACTIONS

We may collect personal information from persons other than the individual or individuals applying for coverage. Such personal information as well as other personal or privileged information subsequently collected may, in certain circumstances, be disclosed to third parties without your authorization as permitted by law. If you would like additional information about the collection and disclosure of personal information, please contact your State Farm agent. You may also act upon your right to see and correct any personal information in your State Farm files by writing your State Farm agent to request this access.

FRAUD WARNING

It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, or denial of insurance benefits.

GUARANTEED VALUE®

In the event of a covered total loss, you will receive the Guaranteed Value® listed on your declarations page, less any deductible and/or salvage value if you choose to retain salvage. Please note that Guaranteed Value® includes all applicable taxes and fees unless prohibited by state law.