Dare to Compare

Some insurance agencies wouldn't dare to compare their premiums, but Hagerty would. In a side-by-side comparison, there's no mistaking who has the more competitive rates.

<table>
<thead>
<tr>
<th>Standard Market Insurance</th>
<th>Hagerty</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Premium**</td>
<td>Annual Premium**</td>
</tr>
<tr>
<td>$602</td>
<td>$153</td>
</tr>
<tr>
<td>1924 Model T ($15,000)</td>
<td></td>
</tr>
<tr>
<td>$1,332</td>
<td>$231</td>
</tr>
<tr>
<td>1957 Chevy Bel Air ($28,000)</td>
<td></td>
</tr>
<tr>
<td>$4,890</td>
<td>$665</td>
</tr>
<tr>
<td>1970 Barracuda ($100,000)</td>
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</tr>
</tbody>
</table>

**Premium figures based on telephone quotes for cars in good condition, requesting full coverage, including 100/300 limits of liability. Actual costs may vary.
COLLECTOR CAR INSURANCE
Headquartered in Traverse City, Michigan, Hagerty started out as a general lines insurance agency some 40 years ago. In the early ’80s, we saw a niche to be filled and started offering coverage for wooden boats. Our passion for all things classic led us to add collector cars to the mix, and today we’re the largest insurance agency for collector cars and boats in the United States.

Being collectors ourselves, we understand what car owners want and need to protect their investment. We also know that collectors are among the safest drivers on the road, a fact that allows us to provide comprehensive coverage at extremely competitive rates.

And while other companies shy away from non-traditional vehicles, Hagerty welcomes them. Whether you own a Model T, a Lamborghini or even a Pacer, we handle them all. We look forward to working with you and protecting your collector car – whatever it may be.
Hagerty offers insurance coverage for hundreds of thousands of collector vehicles used for pleasure driving, car shows and club events. We offer full insurance coverage for stock and safely modified vehicles, including:

- Antiques
- Muscle Cars
- Classics & Modern Classics
- Exotics & Special Interest Cars
- Street Rods
- Custom Cars
- Fire Trucks
- Military Vehicles
- Antique Tractors
- Trucks
- Vintage Motorcycles
- Cars Under Active Restoration

“In business, you want to work with the best. You want to work with people who share the same passion as you do. I’ve met those people at Hagerty. They love what they do and it shows. That’s what keeps me a loyal Hagerty client.”

– Mike Stowe, Great Lakes Motor Works
Why You Need Hagerty

You may have noticed there’s a big difference between collector car and regular use policies. As a rule, standard insurance policies are not designed for collector cars and carry premiums that can cost up to *five times* more than those offered by a specialty program like Hagerty’s. And low premiums aren’t the only thing that sets us apart. Our benefits include:

- **Agreed Value Coverage** – In the event of a total loss, you’re guaranteed a check for the full agreed value.
- **Single Liability Charge*** – You’ll be charged only one liability fee no matter how large your collection.
- **Low Premiums** – You’ll receive the lowest rates available for such complete coverage.
- **In-House Claims** – Claims are handled quickly and knowledgeably by the most collector car-savvy service team in the business.
- **Flexible Usage** – Drivers can enjoy their classics with comfortable limits.
- **Repair Shop of Choice** – In the event of a claim, we let you choose your repair shop.
- **No Deductible*** – If you have a claim, you pay nothing.
- **Automatic New Purchase Coverage*** – Instant coverage is extended for up to 30 days on stock vehicle purchases up to $50,000.
- **No Notarized Forms** – You’ll experience hassle-free service.
- **No Renewal Applications** – Why fill it out again?
We Also Offer:

- Club Liability Insurance
- Overseas Transportation Coverage
- Overseas Touring Coverage
- Business-Use Endorsements*
- Named Driver Exclusion*
- Young Driver Policies*
- Auto Show Medical Reimbursement*
- International Coverage

*Available in most states.

We Are Fully Automated

We may work with old cars, but our service is anything but outdated. We’ve taken our products and services online so you can get a quote, check your policy or report a claim quickly and easily through our website.

Jump online to www.hagerty.com and:

- Get an Instant Quote
- Apply Online
- Manage Your Policy
- Pay Online
- Report a Claim
- Upload Documents

No-Pain Claims

What about actually filing a claim? How great can that be? Well, pretty great when you consider who’s waiting on the other end of the line. You’ll talk to an in-house adjuster who specializes in collector cars and understands the nuances associated with classic auto claims. And we’re here to take your calls seven days a week.

800-922-4050 | www.hagerty.com
When you become a Hagerty client, you’re eligible to join the exclusive Hagerty Plus Program* – the nation’s largest community of collector car enthusiasts. Members enjoy flatbed towing and roadside assistance as well as a variety of other safety and protection-related resources.

Member Benefits Include:

**Emergency Roadside Assistance**
24/7 dispatch for lockouts, battery jumps, tire changes, fuel delivery, and safe, secure flatbed towing. Select which level fits you best:

- **10 Mile Option** – pays for the first 10 miles of flatbed towing for $24 per year.
- **50 Mile Option** – pays for the first 50 miles of flatbed towing for $40 per year.
- **125 Mile Option** – pays for the first 125 miles of flatbed towing. Covers all of your cars, not just your collector cars, for $85 per year.

For more details on our roadside assistance packages, visit our website or call us.

**Hobby and Protection Resources**
- *Hagerty's* quarterly magazine
- Access to an online community and library with hundreds of articles on various hobby topics
- Free hobby pamphlets
- E-mail announcements on legislative issues, hobby events and news

**“Ask Hagerty” Concierge Service**
This remarkable, unique service gives you the freedom to call us with almost any collector car-related question you may have on virtually any topic. Ask our experts anything; we’ll either answer your question or get you pointed in the right direction.

*Membership in Hagerty Plus is provided by Hagerty Plus, LLC, a non-insurance licensed affiliate of the insurance product issuer, Hagerty Insurance Agency Inc., a fully licensed insurance agency.*
Hobby Advocacy
Hagerty Plus is a powerful legislative advocate for the hobby. We represent the interests of collectors, report on important hobby issues and announce calls-to-action to our members.

The Collectors Foundation
A portion of each paid membership supports this non-profit 501(c)(3) program that works to preserve the hobby through educational scholarships, hobby-related youth programs, libraries and museums.

Product Discounts
Because of our industry contacts, Hagerty Plus is able to negotiate special discounts on hobby-related products for our members. Check out www.hagerty.com/discounts for more details.

Getting Started Is Fast and Easy
Now that you know more about us, we want to know more about you – and your cars! Give us a call at 800-922-4050 or go online at www.hagerty.com. We’ll give you a free quote and all the information you’ll need to make Hagerty your collector car insurance agency.

“I am so happy about the service I received from Hagerty Plus roadside assistance! When I called the 800 number for help, they got a flatbed truck out within half an hour. The driver couldn’t have been more careful while loading my car and got us to a repair shop quickly. I don’t worry about breaking down now – I’ve got Hagerty Plus.”

– Chris Seeley, Hagerty client