

Florida

Classic Car Product Guide



Safeco Insurance Company of Illinois

Safeco Insurance[™]
A Liberty Mutual Company

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Binding Authority

All applications are to be submitted within five days of the effective date on the application. There are certain situations that pose such significant risk that binding authority is immediately suspended. These situations include, but are not limited to, the following.

Earthquake

In the event of an earthquake in excess of 6.0 on the Richter scale, no coverage may be bound on new business or by endorsement to in-force policies for 10 days following the initial shock. A formal written notice will be issued if the moratorium is lifted sooner than or extended beyond 10 days due to continued aftershocks.

Severe Weather

No coverage may be bound if the National Weather Service has issued a severe weather warning for the area for the duration of the warning. This includes, but is not necessarily limited to, warnings for rain, wind, flood, snow, ice, tornado or hurricane.

Other Catastrophes

In the event of a natural or man-made catastrophe, no coverage may be bound on new business or by endorsement to in-force policies for five days. This includes, but is not necessarily limited to, such events as fire, windstorm, hail storm, flooding or hurricane.

In addition, we reserve the right to suspend binding authority as we deem appropriate. You will be notified in writing when this has occurred.

Tier Placement

Our Classic Car program is open to preferred and standard new business customers.

Nonstandard business is not permitted in the Classic Car program.

New Business

Our rating system determines the best possible tier placement for your customer using available information, including the application, driving record and loss history.

Renewal Business

Upon renewal, we will review your customer's policy for pricing adequacy. In some rare situations this may result in a premium increase. More commonly, your customer's policy will be reviewed for possible promotion to a better price.

Credit Scoring

At new business, we will obtain a credit-based insurance score for named insureds 21 years of age and older. Once every three years, a customer will be re-evaluated with a non-credit scorecard. Also, at the customer's request, tier can be re-evaluated with updated credit information. A re-evaluation at the insured's request will be performed at most once per twelve month period.

Program Rules

Classic car means antiques, classic cars (restricted and regular use), modified collector cars, modern classics, replicas and restoration vehicles.

Antique and Classic - Restricted Use vehicles are driven on occasion for limited pleasure use or in club activities such as tours or local events. Daily use is not permitted. Classic - Regular Use may be driven daily.

Vehicles written in this program may not be the only vehicle in the household, a secondary vehicle or a substitute vehicle, unless the vehicle is rated as Classic - Regular Use.

When the vehicle is not in use, it must be stored in a fully enclosed, locking garage or storage facility.

Vehicles are not permitted to be used in any business or commercial activities.

Vehicle age is determined by subtracting the model year from the current year.

Supporting auto or home is not required to write a vehicle in the Classic Car program.

Physical damage coverage is required in this program and it is written on an agreed value basis. A minimum of Comprehensive coverage is required.

Because the value of a classic car (does not include vehicles written as an antique) probably will increase, the agreed value is automatically increased 2.5 percent at each six-month renewal date. It is your customer's responsibility to adjust (up or down) the agreed value to accurately reflect changes to its value. This automatic adjustment does not apply to antique autos.

Classic Car liability limits must equal the regular use personal auto liability limits for all vehicles insured with Safeco, regardless if they are written on separate policies. If the personal auto is written with a carrier other than Safeco, the classic car liability limits may equal or be less than the other carrier's limits.

Antique and Classic Restricted Use vehicles do not give or receive any discounts.

The Classic Car program is written on our Florida personal auto policy with a six-month term.

Agents writing a Classic Car collection should contact Safeco Underwriting for assistance.

Stock or Modified Vehicle?

Stock Vehicle

This vehicle is not altered or modified in any way that substantially changes its original production performance or appearance. A vehicle restored to its original design is considered a stock vehicle. Updates to brakes, suspension, battery/electrical system, etc. are permitted as long as they do not significantly alter the original design.

Modified/Altered Vehicles

This is a vehicle that has been modified/alterd in ways that increases its performance or substantially changes its appearance from its original production design.

Examples are: increase in engine horsepower,

extensive interior/exterior/suspension modifications, roll cage, etc.

Antique Autos

In addition to the program rules, vehicles rated as Antique must:

- Be at least 25 years old and considered in good stock (non-modified) condition
- Qualify as a limited use vehicle

Classic Restricted Use

In addition to the program rules, vehicles rated as Classic Restricted Use are:

- Between 10 to 24 years old and not mechanically or physically modified or altered from the original production model
- Considered a limited use vehicle

Modified Collector Cars

In addition to the program rules, vehicles considered Modified Collector Cars are rated as Classic Restricted Use and are:

- At least 10 years old and mechanically or physically modified or altered from the original production model
- Considered a limited use vehicle

Modern Classic

A modern classic car means a limited production vehicle, less than 10 years old and considered a collectible.

The following rules apply to modern classic cars:

- Preferred risk only
- Restricted use only – vehicle may not be driven more than 2 days per week and 2,500 annual miles.
- Vehicle must be production model without any alterations

- Vehicle must be stored in a secure, lockable building
- Value must be greater than \$50,000
- Underwriting pre-approval is required
- Proof of regular use vehicle(s) may be required and we may require regular use vehicle(s) to be insured with Safeco
- Rate at Classic Restricted Use

Restoration Vehicles (Active)

Vehicles under active restoration may be written in the Classic Car program.

Vehicles must meet the eligibility rules as outlined in the Antique or Classic Restricted sections.

Vehicles must be about 50 percent restored to be eligible.

The insured value should reflect the current restored condition, not the future value of the fully restored vehicle.

All vehicles under active restoration must be rated as Classic Restricted. Once the vehicle is restored, it should be rated as the proper vehicle type in the Classic Car program.

Replicas

A replica is reproduction of an automaker's vehicle that is no longer in production.

All replicas must be professionally manufactured or assembled. Home-built Kit cars do not qualify as a replica type vehicle.

Replicas are considered modified and must be rated as classic restricted use.

Classic Regular Use

A regular use classic car means a private passenger or truck type vehicle, driven on a regular basis and is 10 to 24 years old.

The following rules apply to regular use classic cars:

- Not used for any delivery, business or commercial use, including incidental activities

- Not driven in races, rallies or in similar activities or in any kind of speed or timed contest
- Must be stored in an enclosed, locking garage or storage facility

Vehicles meeting the above criteria typically will be in the following similar categories: classic, "vintage," special interest and "collectible" cars; hot rods, street rods or customized vehicles.

Physical damage coverage is written using agreed value. The agreed value amount, rather than a rating symbol, will appear in the declarations. Any depreciation of the value due to unavailability of any part of the vehicle does not constitute loss.

Note: These vehicles are rated as private passenger autos.

Verification

Verification of prior insurance and home ownership are required.

When a policy has been selected for verification, you will receive a screen message instructing you to print the fax verification sheet as part of the print package. Complete the form and **fax** it to us (Safeco) along with any requested documents.

Please **fax** these items immediately whenever possible. If verification is not received within 20 calendar days of the request or 42 days after policy inception, whichever is sooner, we will re-rate the policy accordingly.

Prior Insurance Coverage and Limits

Our rating system will prompt you for the carrier name and liability limits of the named insured's prior auto insurance policy. This information is required and will be verified at random.

Prior Auto Insurance Proof

Acceptable verification documents include a declarations page, a cancel/nonrenewal notice, a printout from an agency management system, or an Identification (ID) Card.

Any of these items must include the named insured and most recent term with expiration date and previous liability limits. The named insured on the new Safeco policy must be the named insured or a listed driver on the prior policy. ID cards will be considered at minimum limits if the liability limits are not displayed. Any proof not showing the named insured, a 6-month policy term and liability limits may cause the policy to be re-rated. Documentation of an acceptable reason for not having prior insurance may also be considered on an exception basis.

Home Ownership

Our rating system will prompt you for the residence type of the named insured. This information is required and will be verified at random.

Acceptable verification documents include:

- Active Safeco homeowners policy number
- Company-issued homeowners declaration page
- Printouts of homeowners coverage from an agency management system
- Deed
- Mortgage coupon
- Property tax record

Any of these items must include the named insured.

File Maintenance and Audit Requirements

You are required to maintain relevant documentation for a period of seven years after policy expiration.

These documents include, but are not limited to:

- Original signed application
- Signed electronic funds transfer (EFT) forms
- Signed credit card authorization
- Proof of special equipment
- Signed exclusion form listing all persons excluded from coverage
- Signed uninsured motorists selection/rejection form
- Proof of not-at-fault accidents
- Proof of home ownership
- Verification of any Driver Prevention Courses
- Pre-insurance inspection documentation and all photos
- Signed coverage selection/rejection forms

Vehicle Eligibility

Garaging Address

Vehicles written in the Classic Car program must be stored in an enclosed, locking garage or storage facility.

Entering the address where the vehicle is principally garaged will allow the system to automatically assign the proper territory and rating factor.

Inspections

Vehicle inspections are required on all vehicles written in the Classic Car program. Any pre-existing damage should be noted and kept with the application information.

Photographs and Valuation

Photographs

Good quality, recent photographs are required for all vehicles written in the Classic Car program. Color photos, one of the front and driver side and one of the rear and passenger side, are necessary for each vehicle. A photo of all modified engines is required. If

the interior of a vehicle has been modified, photos are required. Photos of all major modifications are required, such as engine, interior, paint, etc. Agents will keep the required photos in their customer's file for submission to us (Safeco) upon request.

Valuation

Proof of value is required on all vehicles written in the Classic Car program. Proof may be in the form of a qualified appraisal, proof of sale with supporting valuation documents, or other qualified documents. NADA values only are not acceptable. Safeco reserves the right to request qualified appraisals on any vehicle written in the Classic Car program.

Agents will keep the required value documentation in their customer's file for submission to us (Safeco) upon request.

Model Year

The model year is determined by the vehicle's original manufacturer. If the vehicle is rebuilt or structurally altered, the model year of the chassis/frame determines the model year of the vehicle.

Ineligible Vehicles

(Amended: 06/08/13)

The following vehicles are ineligible for the Classic Car program:

- Vehicles with a cost new value in excess of \$100,000 without underwriting approval
- Vehicles principally garaged or stored in Delaware, Hawaii, Maine, New Jersey, Rhode Island, District of Columbia, Canada, Mexico or Puerto Rico ("principally garaged" is defined as at least six months in a given state or location)
- Vehicles used for:
 - Racing or speed tests
 - Pick-up or delivery of goods

- Limousine or taxi service
- Emergency services
- Vehicles with jet or nitric oxide or similar type engines
- A vehicle written in the Classic Car program (excluding regular use classic car), that is the only vehicle or primary vehicle in the household or a substitute vehicle for the household members
- Vehicles with suspension lift kits raising the vehicle more than 17 inches in height
- Vehicles that are not owned by an individual, or by a husband and wife who reside in the same household
- Vehicles that do not include physical damage coverage
- Vehicles parked outside, on the street or in public parking garages
- Vehicles used for any delivery, business or commercial use, including incidental activities
- Reproduction and Kit vehicles without prior approval

- Vehicles that may not be considered a private passenger auto or truck require pre-underwriting approval.

Driver Eligibility

Driver Classification

Drivers are classified by age, sex and marital status.

Age means the age of the driver as of the term effective date.

Driver Marital Status

Single means an operator who is not legally married, including single, widowed, separated, divorced or in a domestic partner relationship.

Married means an operator who meets the local statutory definition of married or domestic partnership.

Driver-Vehicle Assignment

The driver that principally operates the classic car should be assigned to that vehicle within our rating system. Rates for these vehicles will be calculated independently of any vehicles on the policy and the average driver factor will not apply to antique and restricted use classic cars written in this program.

Household Members

Monoline Business

If you write a classic car type vehicle monoline/stand alone, list only those drivers of the vehicle. Household members who do not drive the vehicle do not need to be listed. You may enter their names and ages in the “Remarks” section of the application. If you write a regular use, private passenger auto policy and cross-reference a monoline classic car policy, list only those drivers on the classic car policy who drive the classic car type vehicle, not all the household drivers.

All household drivers must be listed or excluded when writing a Regular Use/Unlimited Mileage Classic Car. If all drivers are not listed or excluded, the policy may be canceled.

Account Business

If you write a classic car type vehicle on the same policy as a regular use, private passenger auto, you must list all drivers of the household. This is a requirement when

writing a private passenger auto. You may avoid listing all household drivers for a classic car type vehicle by writing this vehicle on its own policy and cross-referencing it.

All household drivers must be listed or excluded when writing a Regular Use/Unlimited Mileage Classic Car. If all drivers are not listed or excluded, the policy may be canceled.

Driver Exclusions

Driver other than the named insured or those drivers requiring an SR-22 filing may be excluded from one of our (Safeco) policies. Exclusions must be signed by a named insured, 18 years of age or older. Driver exclusion forms are available in the Q&I print package and the [Policy Forms Viewer](#) on our Web site.

Ineligible Drivers

The following drivers are ineligible for insurance:

- Drivers requiring an SR-22 filing may be written on Classic Regular Use only

- Drivers without a current, valid U.S. driver's license
- Drivers without a specific, in-state garaging address
- Drivers without a verifiable driving record
- Drivers who are not permanent residents (10-month intended stay) of the rating state
- Drivers with permanently suspended or revoked licenses
- Drivers who have been convicted of insurance fraud
- Risks requiring any financial responsibility filing
- Persons employed in illegal enterprises and occupations
- Persons employed in occupations involving the use of an insured vehicle by nonresident non dependent operators
- Drivers who have had a policy canceled by us for loss experience or misrepresentation
- Drivers without a means of daily transportation other than a limited use vehicle written in Safeco's Classic Car Program

- Principle owners and operators with less than 10 years driving experience

Driving History

Drivers not meeting the driving history shown below are not eligible for the Classic Car program.

- No DWI/alcohol/drug/major violations
- No more than one at-fault accident
- No more than two minor or speeding violations
- No more than a combination of one at-fault accident and one minor or speeding violation.

The experience period for accidents and violations is 34-months prior to the effective date of the policy.

Youthful Operators

Any driver under the age of 25 is considered a youthful operator and may not be the named insured or the primary driver of a vehicle written in the Classic Car program.

Coverage Levels

Essential, Enhanced, Superior and Ultra

(Effective NB: 06/15/19 RB: 08/01/19)

Insurance is offered through four coverage levels.

Essential is the base product offering and is designed for price conscious preferred customers. There are three additional coverage levels to make a total of four levels. The four coverage levels are: **Essential, Enhanced, Superior, and Ultra**. A description of the features of each coverage levels is shown in the table below. Additional detail about these features is found under the Coverage Options section.

This product is only available for new business, and the Essential coverage level is not available for Non-Standard customers.

Differences Among Coverage Levels			
Essential	Enhanced	Superior	Ultra
<ul style="list-style-type: none"> No Accident Forgiveness Lower limits for: <ul style="list-style-type: none"> Loss of Earnings for trial Bail Bonds Auto Theft Transportation AV Limit Customized Equipment OEM optional coverage is not available 	<p>Equivalent to Safeco Personal Auto Contract.</p> <p>SA-1852FLEP Florida Personal Auto Policy</p> <ul style="list-style-type: none"> Accident Forgiveness 6 years 	<p>Superior adds to Enhanced:</p> <ul style="list-style-type: none"> Accident Forgiveness 3 years Collision deductible automatically waived for not-at-fault loss Comprehensive deductible waived for total loss Diminishing deductible New vehicle replacement Electronic key replacement Worldwide Rental Claims-Free Cash Back™ 	<p>Ultra adds to Superior:</p> <ul style="list-style-type: none"> New Business Accident Forgiveness No adjustment for depreciation/betterment Personal Property Roadside Assistance Emergency Expenses, Disabled Vehicle Transportation, Key Lockout - RV Loan Lease Higher limit loss of earnings for Trial Extra Death Benefit Dog and Cat Coverage

Driving Record

Accidents, Convictions and Claims

When determining the appropriate market tier for your customer's policy, we will consider driving and claims activity up to five years as stipulated below. After determining the appropriate market tier, the experience period for charging convictions or at-fault-accident points is 34 months prior to the effective date of the policy.

Please stress the importance of full disclosure to avoid additional premium or policy cancellation. Any unrevealed driving activity will be added to the driving record and the policy will be re-rated accordingly.

The following driving record and claims activity must be shown on the application:

- Minor convictions which have occurred in the past five years
- Major convictions which have occurred in the past five years which include, but are not limited to:
 - Driving under the influence
 - Open container violation
 - Vehicle theft or felony of a vehicle
 - Careless or improper operation of a vehicle
 - Drag racing
 - Driving under suspension; excludes suspensions which are not related to owning or operating a motor vehicle such as failure to appear, failure to pay:
 - Fine
 - Alimony
 - Child support
 - Taxes
 - Real estate license
 - Hunting license

- Fleeing from police
- Leaving the scene of an incident
- Reckless or negligent driving
- Vehicular homicide
- Driving without owner's consent
- Claims occurring within the past three (3) years:
 - Include at-fault accidents, not-at-fault accidents and comprehensive losses
 - Exclude towing losses
 - Exclude not-at-fault losses where the only payment was for personal injury protection or medical payment losses for the vehicle owner or other operator residing in the same household

All driving record and claims activity listed above must be shown on the application. Comprehensive Loss Underwriting Exchange (CLUE) reports and motor vehicle records (MVRs) will be utilized to verify the information provided. Point charges are based on the conviction date and, when multiple points are applicable

to one occurrence, only the accident or conviction with the highest points will receive a merit surcharge.

Accident Forgiveness

(Effective NB: 06/15/19 RB: 08/01/19)

Subject to coverage level features, for a driver without an accident, the first accident will not result in a surcharge. Subsequent accidents will result in a surcharge for all accidents.

Essential	Not eligible for Accident Forgiveness
Enhanced	Earned after 6 years with Safeco and 6 years clean driving
Superior	Earned after 3 years with Safeco and 3 years clean driving
Ultra	Earned at New Business and 3 years clean driving with an insurer

At-fault Accidents

At-fault accidents which result in property damage totaling \$750 or more or any bodily injury result in a merit surcharge. At-fault accidents beneath these thresholds are not subject to this surcharge.

In accordance with Florida Statute 626.9541(1)(o)(3a), accidents are chargeable if the customer's file contains information from which the customer in good faith determines that the customer was substantially at-fault in the accident.

Not At-fault Accidents

Not at-fault accidents do not receive a merit surcharge. Some examples of not at-fault accidents are situations where:

- The vehicle was lawfully parked at the time of the accident
- The accident was caused by collision with a bird or animal
- The vehicle was struck by a "hit-and-run" driver and the accident was reported to the proper authorities within 24 hours
- A non-rated driver was convicted of a moving violation in connection with the accident
- The accident is one in which judgment or reimbursement is obtained from the other party,

providing we make no liability payment on behalf of your customer

- The vehicle was stopped at a stop sign or traffic light when it was rear-ended by another vehicle, or the rated driver was clearly not at fault
- The accident involved physical damage limited to and caused by flying gravel, missiles or falling objects
- Payment was received under personal injury protection or additional personal injury protection where such individual was not at fault
- The owner or operator of your customer's vehicle was reimbursed (or received judgment against another) for more than 50 percent of the property damage

Foreign and International Driver's Licenses

Drivers without a valid U.S. drivers license are not eligible for the Classic Car program.

Coverage Options

Coverage descriptions are for informational purposes only. Please refer to the policy for actual coverage descriptions.

Liability Coverages

	Preferred/Standard
Bodily Injury Liability Limits (in thousands)	10/20 25/50 50/100 100/300 250/500
Property Damage Liability Limits (in thousands)	10 25 50 100 300 500
Combined Single Limit of Liability (in thousands)	100 300 500

		Preferred/Standard
Personal Injury Protection Options (in thousands)	Named insured only	\$ 0 250 500 1,000
	Named insured and dependent relatives	\$ 0 250 500 1,000
	Named insured only, work loss excluded	\$ 0 250 500 1,000
	Named insured and dependent relatives, work loss excluded	\$ 0 250 500 1,000
Medical Payments Coverage Limits		\$ 500 1,000 2,000 5,000
Uninsured Motorist Limits (in thousands)		10/20 25/50 50/100 100/100 100/300 250/500 300/300 500/500

Physical Damage Coverages

	Preferred/Standard
Comprehensive Physical Damage Coverage Deductibles	\$ 100 250 500 1,000 2,000
Collision Physical Damage Coverage Deductibles	\$ 100 250 500 1,000 2,000
Safeco Optimum Package™	Available
Audio, Visual and Customized Equipment Coverage	Up to \$5,000 per vehicle
Roadside Assistance	Available
Emergency Assistance Package	Available
Loss of Use Coverage	\$ 25/750 35/1,050 50/1,500 75/2,250

Bodily Injury Liability (BI)

Bodily injury limits must be equal to or higher than the minimum financial responsibility limits required by law. All vehicles on the policy must carry the same liability limits. (See [Liability Coverages](#) table.)

Property Damage Liability (PD)

Property damage limits must be equal to or higher than the minimum financial responsibility limits required by law. All vehicles on the policy must carry the same liability limits. (See [Liability Coverages](#) table.)

Combined Single Limit (CSL)

Combined single limit is a single limit of liability that applies to bodily injury and property damage with no per person or property damage sub-limit. Uninsured motorists and underinsured motorists are not included but may be purchased separately. (See [Liability Coverages](#) table.)

Personal Injury Protection (PIP)

Personal injury protection is defined as a no-fault, first party coverage for the named insured and resident family members. Coverage is afforded for wage loss,

medical expenses, loss of services and funeral expenses. (See [Liability Coverages](#) table.)

Medical Payments (MED)

Medical payments limits apply to each person, for each accident. If selected, all vehicles on the policy must carry the same medical limits. (See [Liability Coverages](#) table.)

Uninsured Motorists (UM)

Uninsured motorists has to be sold at the same limits as bodily injury, unless reduced or rejected by your customer.

Uninsured motorists covers bodily injury to your customer, their relatives who live with them and your customer's passengers if they are injured in an accident caused by an uninsured motorist, or a hit-and-run driver.

This coverage is required under all vehicle liability policies insuring the owner of a motor vehicle unless rejected by your customer.

If this coverage is purchased on one vehicle on a policy, it must be purchased on all vehicles on the policy insured for liability coverages.

Uninsured motorist coverage may be selected on a stacked or non-stacked basis.
(See [Liability Coverages](#) table.)

Comprehensive Physical Damage Coverage (COMP)

Comprehensive physical damage coverage provides coverage in case of a loss that is other than collision. Comprehensive coverage is required if a loss payee is indicated.

Comprehensive coverage is available to be purchased separately and with differing deductibles per vehicle.

We will pay for direct and accidental loss to your customer's covered vehicle or any non-owned vehicle, including its equipment, minus any applicable deductible shown in the declarations.
(See [Physical Damage Coverages](#) table.)

Collision Physical Damage Coverage (COLL)

Collision physical damage coverage provides coverage in case of an accident. Collision coverage is required if a loss payee is indicated. Bodily injury, property damage and comprehensive coverages are required if collision coverage is purchased.

Collision coverage is available to be purchased separately and with differing deductibles per vehicle.

We will pay for direct and accidental loss to your customer's covered vehicle or any non-owned vehicle, including its equipment, minus any applicable deductible shown in the declarations.
(See [Physical Damage Coverages](#) table.)

Safeco Optimum Package™ (OPTM)

This coverage is not available for New Business as of May 9, 2015.

The Safeco Optimum Package™ is a bundled coverage which includes the items below. Collision coverage is required to purchase this endorsement. Additionally, if one vehicle has the package selected, all vehicles with collision coverage must select the package.

- Diminishing deductible – a \$50 reduction is applied to the selected collision deductible at every renewal (up to a \$500 maximum) until an at-fault accident is surcharged. If a surcharge is applied to the policy, the reduction is removed. The reduction will start again at the first clean renewal following the addition of the surcharge.
 - Uninsured motorists property damage deductible waiver – if uninsured motorists property damage coverage is applicable in your state, and purchased, any applicable deductible will be waived at the time the Safeco Optimum Package™ is purchased until an at-fault accident is surcharged. The waiver will start again at the first clean renewal following the addition of the surcharge.
 - Non-owned trailer coverage – the limit of liability is increased to \$3,000
 - Emergency expenses – coverage for necessary expenses such as alternative transportation, meals, or lodging
 - Personal property coverage – coverage for loss of certain types of personal property while located in the vehicle
 - Waiver of adjustment for depreciation or betterment – the limit of liability is revised to remove any adjustment for physical condition and wear and tear when repairing or replacing property
 - Electronic lock and key replacement deductible waiver – any applicable deductible for the replacement of electronic locks or electronic key replacement is waived
 - World-wide coverage for physical damage and indirect loss of use of rental vehicles – subject to the policy provisions, including any applicable deductible, physical damage coverage for vehicles that are rented internationally is covered up to 90 days. Within stated limits, reasonable expenses for indirect loss of use for the rental company is included.
- (See **Physical Damage Coverages** table.)

Audio, Visual and Customized Equipment (ACE)

If a vehicle has audio, visual, and customized equipment valued in excess of \$1,000 that is non-factory/non-factory dealership installed, coverage is available for an additional premium. To obtain coverage, list the actual value of all equipment on the application. This coverage is only available on those vehicles for which comprehensive and collision coverages are provided. No additional deductible applies.

The following are examples of what is meant by non-factory or non-factory dealership installed audio, visual and customized equipment:

- Any permanently installed audio or visual production/reproduction equipment and accessories installed by anyone other than the auto manufacturer or manufacturer's dealership, such as:
 - Radios and stereos
 - Tape decks
 - Compact disc players

- DVD players

- Any custom vehicle part that modifies the vehicle's appearance or performance, such as:

- Custom wheels, tires, tachometers, pressure, and temperature gauges

- Custom murals, paint, decals, or other graphics

- Modified or custom engines and fuel systems, light bars, racing slicks and/or oversized rims/tires, roll bars and lift kits, winches, utility boxes and tool boxes

- Paint

- Interior work (for example: special carpeting and seat covers)

(See **Physical Damage Coverages** table.)

Roadside Assistance

Roadside Assistance coverage may be provided on any vehicle. Additionally for new business, if one vehicle has the coverage selected, all vehicles must select the coverage. Comprehensive only policies are not affected by this rule. (See **Physical Damage Coverages** table.)

Emergency Assistance Package

Emergency assistance package coverage provides:

- Roadside Assistance coverage
- Transportation expenses such as taxi fare
- Emergency expenses such as lodging
- Personal property coverage
- Lock coverage
- Increased supplementary payments coverage

If emergency assistance package is purchased, comprehensive coverage and any higher limit for loss of use must also be provided.

(See [Physical Damage Coverages](#) table.)

Loss of Use (LOU)

Loss of use coverage is available on vehicles insured for collision and/or comprehensive coverages. It reimburses the insured for expenses incurred to rent a substitute for an insured vehicle disabled by a covered loss which exceeds the applicable deductible. (See [Physical Damage Coverages](#) table.)

Physical damage Minimum

Each vehicle will be subject to a physical damage minimum excluding towing and labor costs and loss of use.

All Products
\$40

Discounts

Discounts at a Glance
Anti-theft
Anti-Lock Braking System
Airbag System
Accident Prevention Course

Anti-theft Discount

This discount applies only to comprehensive coverage.

A discount will be applied upon proof that the vehicle is equipped with a factory-installed anti-theft device.

(See [Discounts](#) table.)

Anti-Lock Braking Systems Discount

A discount will be applied to Bodily Injury, Property Damage, Combined Single Limits, Personal Injury Protection, Medical Payments and Collision coverages those vehicles equipped with a factory installed four-wheel Anti-Lock Braking System (ABS).

(See [Discounts](#) table.)

Airbag System Discount

A discount applies to Personal Injury Protection and Medical Payments on vehicles when the airbag system is installed in the driver's side or in both front seat positions. (See [Discounts](#) table.)

Accident Prevention Course Discount

An operator age 55 years old or older who has successfully completed an approved accident prevention course qualifies for this discount for a period of three years from completion.

Proof of course completion should be kept in your files while the discount applies. (See [Discounts](#) table.)

Rewards

Claims-Free Cash Back™

(Effective NB: 06/15/19 RB: 08/01/19)

Superior and Ultra policies with a 12-month policy term are eligible for up to two Claims-Free Cash Back rewards per year. Each reward is calculated as 2.5% of the total policy term written premium at the time of the review, not including state taxes and fees. Policies are eligible for up to a total of 5% Cash Back per year.

Eligible policies are reviewed every six months at day 60 and day 240 of the policy period. In order to receive the reward, the policy must meet the following eligibility requirements at the time of the review:

1. The policy is an active 12-month Superior or Ultra policy;
2. There have been no claims reported to our system over the past six months (except as specified below);
 - a. For the purposes of this review, the following types of claims will not be considered:
 - i. Claims where the policyholder is not-at-fault, as determined by us
 - ii. Claims involving Comprehensive coverage only
 - iii. At-fault claims that are below threshold
3. The account for the policy being reviewed is current on its payments; and
4. The policy had continuous Superior or Ultra coverage during the review period.

- a. For New Business only, the policy must have 30 days of continuous Superior or Ultra coverage at the time of the first (60 day) review.
- b. For all other reviews, the policy must have 150 days of continuous Superior or Ultra coverage at the time of the review.
- c. A policy which has been endorsed from Essential or Enhanced up to Superior or Ultra must have 150 days of continuous Superior or Ultra coverage at the time of the review.

Rewards less than \$5 will be rounded up to \$5.

Policy Changes

Endorsements/Changes on Policies

Additional coverage will be afforded by endorsement and will run concurrently with the policy term. The addition of coverage will not alter the premium due date of the term during which the additional coverage is attached or affect the premium due date of the policy term.

When additional coverage is added the rate for the added coverage will be prorated for the number of days the added coverage is to run from its effective date to the next ensuing premium due date.

If the policy has already been billed for the next term when the endorsement is processed the charge for the additional coverage will be computed from the effective date of the change to the end of the next term.

The policy coverage as written is automatically renewable on the premium due date for successive periods by payment of required premiums.

Fifth-vehicle Policies

Fifth-vehicle policies are input by a company operator. Please contact **customer care** for assistance.

Split Policies

A policy will need to be “split” when one of the insureds on a policy needs to be written on their own separate policy. The newly written policy should be input by you into the quote and issue system. Our system will automatically determine the appropriate customer since date for your customer on the newly written policy.

Cancellation and Continuing with a Lapse

Cancellation

All cancellations, regardless of whether they are initiated by us or your customer, are calculated on a pro rata basis.

Continuing with a Lapse

If a payment is postmarked or is received by us within 60 days of the cancellation, a policy may be eligible to continue with a lapse in coverage.

The new term begin date will be effective the time and day you receive the money and bind the coverage or the day after the postmark, whichever is earlier.

Waiver of Returned Premium

We will compute any additional or return premium pro rata. Additional or return premium of \$3 or less will be waived.

If additional premium is due, we will bill your customer with instructions to pay the additional premium directly to us. Return premium checks will be issued by us and sent to your customer.

Policy Term

Policies are issued with a six-month term.

Classic Car photo and value requirements 7/9/2009

HIGHLIGHTS

- >Photos required of all vehicles written in the Classic Car Program**
- >We do not require you to send in value documentation**
- >Vehicles valued more than \$100,000 require Safeco underwriting approval**

As we roll out Safeco's new Classic Car program to each state, we are revising the program's photo and value documentation requirements. These changes are intended to simplify the submission process and reduce correspondence with Safeco underwriters. It also aligns the photo requirements with our collector car specialist competitors. Below are the new requirements that will be showing up in your state product guide. These changes are effective immediately.

Photos required

To keep rates low and better align the program with key competitors, we are now requiring photos of all vehicles written in the Classic Car program. Here's what you need to do:

1. Take photos of opposite corners of the front and rear (at least two) so all four sides (the entire exterior) of the vehicle can be seen.
2. Photos of the engine and interior are also required.
3. Either the agent or vehicle owner can take the photos.
4. Photos should be recent and emailed to Safeco within two weeks of effective date.
5. Email photos to: documents@safeco.com and include policy number.

Valuation Requirements

We **do not** require you to send in value documentation. However, we do ask you to collect the value documentation from the applicant/insured and retain it in the customer's file. If we cannot verify the value of the vehicle, we will ask you to submit the documentation.

Vehicles valued more than \$100,000 require Safeco underwriting approval prior to binding.

Classic Car Program Highlights

- Agreed value policy
- Low rates
- All model years permitted (rolling out by state, so see your state product guide for details)
- Stock and modified vehicles permitted
- Commissions that likely exceed the business you broker with other collector car writers
- Single or multi-vehicle accounts permitted, no supporting auto business required
- Deductible options offered
- Account billing and pay plan options available

Safeco's new Classic Car program offers you and your customers the right coverage, at the right price with the stability and strength of a proven carrier. Why not give us a quote the next time you write a collector car?

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