

Agent Quick Reference

Classic Car Program

Safeco Insurance

Learn about the Safeco Classic Car Program, including: vehicles included in the program, program advantages, program eligibility, underwriting requirements, and valuation and loss settlement notes.

Vehicles Included

Safeco's Classic Car Program is open to vehicles that tend to retain or increase in value over time. We offer coverage for vehicles driven only occasionally in our restricted use program and vehicles driven daily in our regular use program. The following table provides some details; see your state Product Guide and Eligibility Guide for further details.

Vehicle Type	Rate As	Years Old	Modifications Permitted	Annual Miles	Description
Classic Car - Regular Use	Classic Car - Regular Use	10 to 24	Yes	Mileage requirements vary by state: Check your state Product Guide. Many states do not have a firm number but instead they stipulate "Limited Use."	If a vehicle is 10 to 24 years old and driven more than occasionally and more than 5,000 miles a year, it should be rated as Classic Regular Use. Only slight modifications are permitted.
Classic Car – Restricted Use	Classic Car - Restricted Use	10 to 24	Yes		Vehicles 25 years and older should be rated as Classic - Restricted Use if they have been modified from their original production condition, otherwise as Antique. Minor safety updates are not considered modifications.
Modern Classic	Classic Car - Restricted Use	0 to 9	Yes		These vehicles are typically of limited production or unique in design or styling. Vehicle condition should be exceptional.
Limited/Special Production	Classic Car - Restricted Use	0 to 9	No		These vehicles are limited production models and are unique either in design or high performance. Prior underwriting approval is required.
Antique Auto	Antique Auto	25+	No		If a vehicle is 25 years and older and has not been modified or has been restored to its original production condition, it should be rated as an Antique Auto.
Replica/Kit	Classic Car - Restricted Use	All	Yes		These vehicles are professionally built and are usually a reproduction of a historic vehicle. Vehicles must be street legal and meet all safety requirements.
Restoration Vehicle	Classic Car – Restricted Use	All	Yes		These vehicles are under active restoration and must be at least 50% restored. They must meet the eligibility requirements for the Antique or Classic Restricted Programs.

Program Advantages

With the Classic Car Program, you can:

- Write a monoline policy or write the car on the same policy as a regular auto.
- Earn commission levels to match auto rates depending on production
- Select from regular use, or choose restricted use for much lower rates.
- Quote and write the policy in Quote & Issue™.
- Cross-sell other Safeco lines, which can improve retention and revenue for your agency.

The program offers:

- Agreed value coverage less deductible for total losses.
- Deductible and pay plan options.
- Lower rates than regular use insurance.

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The audience for this information includes insurance agents and brokers nationwide and is therefore general in nature. Every agent and broker is responsible for knowing the guidelines and laws that govern rating, underwriting and claims handling in their states.

Program Eligibility

Refer to your state Product Guide for a list of all eligibility rules and state-specific requirements.

Eligibility Rules	Ineligible Vehicles
<p>Eligibility</p> <ul style="list-style-type: none"> • Owners of collector cars written in Safeco's Classic Car Program must have another vehicle(s) for regular/daily use. The other vehicle(s) do not need to be insured with Safeco. • Vehicles should have some intrinsic collector value and should not be written in this program due simply to their age. • Vehicles may be original condition (stock), modified, or restored. • Vehicles must be stored in a fully enclosed, locking garage when not in use unless approval is given for a carport. • Physical damage coverage is required. Comprehensive only is permitted. <p>Annual Mileage</p> <ul style="list-style-type: none"> • Mileage requirements vary by state: Check your state Product Guide. • Many states do not have a firm number but instead stipulate "Limited Use." <p>Photographs</p> <ul style="list-style-type: none"> • Photos are required for agreed value coverage. • Take photos from opposite corners of the front and rear so the entire exterior of the vehicle can be seen. • Photographs of the engine and interior are required • Photos are required if the suspension has been modified. • Photos taken by the vehicle owner are acceptable. • Photos should be recent (within the last three months). • Email photos to documents@safeco.com. Please include the policy number with the photos. 	<p>Vehicles are <u>ineligible</u> when they are:</p> <ul style="list-style-type: none"> • The household's primary or substitute vehicle and rated for restricted use. • Used for commercial or business activities. • Used in races, or in speed or timed events. • Nitrous-oxide or alcohol engine vehicles. • Vehicles with lift kits greater than 17 inches. • Vehicles used in off-road activities. <p>Ineligible Drivers</p> <p>Drivers are <u>ineligible</u> when they have:</p> <ul style="list-style-type: none"> • No valid U.S. driver's license. • No physical in-state garaging address. • Permanently suspended or revoked licenses. • An SR-22 filing. • Any major violation including a DUI, or alcohol or drug-related major violation. • Any convictions for insurance fraud. • Primary operators lacking at least 10 years of driving experience.

Driver Underwriting Requirements

- Products written for nonstandard risks are not eligible for new business.
- In California, all drivers eligible for the good-driver discount are eligible for the Classic Car Program.

Valuation and Loss Settlement

With regard to valuation and loss settlement, keep the following in mind:

- The agreed-value amount is based on the vehicle value you enter in the Cost New/ACV field (on the Vehicles screen in Quote & Issue on Safeco Now®).
- If you do not know the valuation of a vehicle or it is questionable consult the National Automobile Dealers Association (NADA) guide or visit www.nada.com.
- You must keep all vehicle valuation documents and photos in the policyholder's file.
- In the event of a total loss, Safeco will pay no more than the Agreed Value stated on the declarations page for the corresponding vehicle less any applicable deductible.