



Continental Western Insurance Company

Underwritten by the Tri-State Region
PO Box 500
Ten Roundwind Road
Luverne, MN 56156-0500
Phone: (800) 533-0303 Fax: (800) 232-9925
Website: www.cwqcollectorcar.com

A Special Insurance Program For Your Special Auto

Since 1974, the Tri-State Region (a member of Continental Western Group, W. R. Berkley Corp.) has had an insurance program designed for the special needs of the "collector" car enthusiast. Originally developed to insure antique and classic cars, the program has been expanded to include street rods, modified vehicles, muscle cars, sports cars, antique tractors, trucks, motorcycles, vintage military, modern collectible, and exotic vehicles. Tri-State continues to provide its clients with insurance products that meet their needs. Our Collector Car program is just such a product . . .

THE PROGRAM:

- ⇒ Our Collector Car program provides protection for you and your investment by offering: Liability, Medical Payments, Uninsured and Underinsured Motorist, No-Fault (if required), and Physical Damage to your vehicle caused by fire, theft, hail, flood, wind, vandalism, collision, etc.
- ⇒ The Tri-State Region has been in business since 1902 and has an "A" financial rating in the property/casualty industry.
- ⇒ Competitive Rates
- ⇒ Excellent Service
- ⇒ Spare Parts Coverage of \$500 per policy included at no charge

VEHICLE CATEGORIES:

1. **Street Rod** - Modified vehicles 1949 or older.
2. **Modified or Customized Show Cars** - Modified vehicles beginning 1950 and including vehicles over 20 years old.
3. **Replicars** - Reproductions of classic cars or kit cars.
4. **Sports Cars** - beginning 1968 and including vehicles over 20 years old.
5. **Muscle Cars** - Original, stock and unchanged vehicles beginning 1968 and including vehicles over 20 years old.
6. **Antique/Classic** - Original, unchanged vehicles over 20 years; pickups over 25 years; and sports cars up to 1967.
7. **Antique/Classic Motorcycle** - Original, unchanged over 25 years old.
8. **Trucks/Vintage Military/Tractors** - Trucks and vintage military over 30 years and farm tractors over 40 years. No hauling or farm use.
9. **Modern Collectibles** - A rare, original, limited production model or anniversary edition that has an appreciating value and is 15 years or newer. (Final acceptance of vehicles under this category is up to the discretion of underwriter.)
10. **Exotic Vehicles** - A foreign made vehicle, rare and limited production, with a minimum value of \$75,000 and is 15 years or newer. (Final acceptance of vehicles under this category is up to the discretion of underwriter.)

GUIDELINES:

- ◇ The program is designed for owners of vehicles used primarily for club and hobby activities, but may also use them occasionally for pleasure drives. This does not include usage such as off-road use, running errands, trips to and from work, shopping malls, golf courses, vacations, etc., that require leaving the vehicle unattended. Mileage limitation is 2,500 annually. Street Rods, Modified Vehicles, and Replicars are exempt from this limitation; however, a 10% discount is available for physical damage coverage if a Limited Usage Warranty is signed.
- ◇ Vehicles **must** be insured to **100%** of current value. The **agreed amount** you declare will be the amount you receive in the event of a total loss.
- ◇ Detailed appraisals are required by a certified appraiser or a NSRA representative on Street Rods, Modifieds, and Replicars over \$25,000 value.
- ◇ Vehicles will be considered Modified if the engine is not original to that specific year and model of vehicle.
- ◇ On Street Rods, Modified Vehicles, and Replicars, there is a \$3,000 limitation on exterior paint. Additional coverage is available.
- ◇ Operators must have at least ten years driving experience.
- ◇ Operators may have no more than two minor violations **OR** no more than one accident involvement **OR** no major violations in the last five years.
- ◇ Physical damage must be written. Liability **MAY NOT** be written alone.
- ◇ A "Special Use" rate is now available for vehicles (over 30 years old) that may be occasionally driven to work no more than twice a week during the warm weather season and no more than 5,000 miles a year. An additional premium applies and annual odometer readings are required.
- ◇ Must be a Personal Auto Policy insuring the daily use vehicles. Must be a daily use vehicle for every driver in the household in addition to collector vehicle. If the collector vehicle is a pickup, there must also be a regular use pickup in the household.
- ◇ Collector vehicles must be in a locked, enclosed facility.
- ◇ Minimum vehicle value must be \$3,000
- ◇ Payment and photos are required with the application. Photos must include a view of the full front, full rear, right and left sides, engine compartment, interior dashboard and the drivers seat.

CONTINENTAL WESTERN INSURANCE COMPANY

Collector Car Application

Name: _____ Agency Name: _____
 Address: _____ Agency Address: _____
 City: _____ State: _____ Zip: _____ Agency Number: _____
 Occupation: _____ Payment Plan: \$50 Minimum Down Payment Required
 Phone: Home: _____ Work: _____ One Pay Two Pay Four Pay Monthly Pay
 Effective Date: _____ Monthly Electronic Funds (Complete CWG EFT form)
 * Avoid a \$5 installment charge with the EFT option
 New Business Endorsement to Policy # _____ Credit Card Payment (Call for details)

List Vehicles To Be Insured: -- PHOTOS ARE REQUIRED WITH APPLICATIONS AND ENDORSEMENTS

| Veh | Year | Make/Model | Serial Number | Agreed Amount | Annual Miles | Odometer Reading | Special Use Rate (Y/N) | Vehicle Category |
|-----|------|------------|---------------|---------------|--------------|------------------|------------------------|------------------|
| 1. | | | | | | | | |
| 2. | | | | | | | | |
| 3. | | | | | | | | |
| 4. | | | | | | | | |

*Please add a separate page for additional vehicles

| COVERAGES and LIMITS | VEHICLE PREMIUMS | | |
|---|------------------|--------|--------|
| | Veh. 1 | Veh. 2 | Veh. 3 |
| Liability for Bodily Injury-Per Person/Per Occurrence (select one) <input type="checkbox"/> \$25,000/50,000 <input type="checkbox"/> \$50,000/100,000 <input type="checkbox"/> \$100,000/300,000 <input type="checkbox"/> \$250,000/500,000 <input type="checkbox"/> \$300,000/300,000 <input type="checkbox"/> \$500,000/500,000 (if required by umbrella) | \$ | \$ | \$ |
| Liability for Property Damage <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$100,000 <input type="checkbox"/> \$250,000 <input type="checkbox"/> \$500,000 | \$ | \$ | \$ |
| Medical Payments \$2,000 included at NO CHARGE Optional: <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$25,000 | | | |
| Uninsured Motorist (including Underinsured Motorist) (Not available for Tractors) <input type="checkbox"/> \$25,000/50,000 <input type="checkbox"/> \$50,000/100,000 <input type="checkbox"/> \$100,000/300,000 <input type="checkbox"/> \$250,000/500,000 <input type="checkbox"/> \$300,000/300,000 <input type="checkbox"/> \$500,000/500,000 Sign here if you wish to reject Uninsured Motorists Coverage _____ <input type="checkbox"/> Uninsured Motorists Property Damage (Only available if Collision coverage is declined below) | | | |
| Physical Damage (Must be written) Select One Deductible: <input type="checkbox"/> \$0 <input type="checkbox"/> \$100 <input type="checkbox"/> \$250 <input type="checkbox"/> \$500 <input type="checkbox"/> \$1,000 <input type="checkbox"/> \$2,500 <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$7,500 <input type="checkbox"/> \$10,000 Select One Coverage: <input type="checkbox"/> Comprehensive & Collision or <input type="checkbox"/> Comprehensive only | | | |
| <input type="checkbox"/> Full Safety Glass (For an additional charge) | | | |
| <input type="checkbox"/> Towing and Labor (For an additional charge) <input type="checkbox"/> \$50 <input type="checkbox"/> \$75 <input type="checkbox"/> \$100 <input type="checkbox"/> \$200 | | | |
| <input type="checkbox"/> Trip Interruption Coverage (For an additional charge) | | | |
| <input type="checkbox"/> Additional Exterior Paint Coverage (For an additional charge - see page 3 for details) | | | |
| <input type="checkbox"/> Limited Use Discount (See page 3 for details) | | | |
| <input type="checkbox"/> Mature Operator Driver's Education Course Discount | | | |
| VEHICLE TOTALS | | | |
| POLICY TOTAL | \$ | | |

List ALL persons in the household (licensed and unlicensed):

| Name(s) | Driver's License Number | State | Date of Birth | Gender | Social Security Number | Marital Status |
|---------|-------------------------|-------|---------------|--------|------------------------|----------------|
| 1. | | | | | | |
| 2. | | | | | | |
| 3. | | | | | | |
| 4. | | | | | | |
| 5. | | | | | | |

**EXTERIOR PAINT COVERAGE
(FOR STREET RODS, MODIFIED VEHICLES, AND REPLICARS ONLY)**

- I am aware of the \$3,000 limitation on physical damage for exterior paint. I DO NOT WANT any additional coverage.
- Please provide additional paint coverage on Car # _____. This coverage will apply to Comprehensive (OTC) and to Collision, if applicable. Amount of additional coverage \$ _____

Applicant's Signature: _____ Date: _____

**LIMITED USE DISCOUNT
(FOR STREET RODS, MODIFIED VEHICLES, AND REPLICARS ONLY)**

I intend to restrict my annual mileage to 2,500 miles per year and will provide annual odometer readings when requested; therefore, I am eligible for a 10% discount on comprehensive and collision. Please see usage warranty below.

Applicant's Signature: _____ Date: _____

Additional Information

Is the collector vehicle financed or leased? ____ If yes, please provide the following information for all lienholders/leaseholders.

Vehicle # (as shown on page 2): _____ Loan # (if available) _____

Name of Financial Institution _____

Mailing Address _____

Underwriting Section - Must be Completed

1. Are all collector cars kept in an enclosed and locked garage? ____ Garage location: _____
2. Will the vehicle(s) ever be used for racing or timed events? ____ If yes, explain _____
3. How will the collector car be used? ____ Will the vehicle(s) be driven to work? ____
4. If "Special Use" rate is requested (additional charge), how many weeks per year will it be driven to work? ____
How many days per week: _____ One-way mileage to work: _____
5. If the vehicle being covered is a truck, does it have antique, classic, or collector plates? ____ Plate # _____
6. How are the vehicles titled? Name(s) on title for: Vehicle #1 _____
Vehicle #2 _____ Vehicle #3 _____ Vehicle #4 _____
7. If vehicle(s) are not stock and original, describe all modifications. Vehicle #1 _____
Vehicle #2 _____ Vehicle #3 _____ Vehicle #4 _____
8. Original engine for vehicle #1? ____ Size of engine? CI ____ HP ____ OTHER ____ Type of carb: 2 brl 4 brl Other ____
Original engine for vehicle #2? ____ Size of engine? CI ____ HP ____ OTHER ____ Type of carb: 2 brl 4 brl Other ____
Original engine for vehicle #3? ____ Size of engine? CI ____ HP ____ OTHER ____ Type of carb: 2 brl 4 brl Other ____
9. General condition of vehicle #1 Excellent ____ Fine ____ Very Good ____ Good ____ Restorable ____
General condition of vehicle #2 Excellent ____ Fine ____ Very Good ____ Good ____ Restorable ____
General condition of vehicle #3 Excellent ____ Fine ____ Very Good ____ Good ____ Restorable ____
10. Vehicle in process of active restoration: Vehicle # ____ Anticipated completion date: _____ % complete ____
Vehicle in process of active restoration: Vehicle # ____ Anticipated completion date: _____ % complete ____
11. Are you a member of a car club? ____ Name _____
12. Youthful operators in your household? ____ Provide name(s), birthdate, & license number in driver section of application.
13. List all other vehicles in your household (modern vehicles for daily use): _____

14. Name of Insurance Company insuring the daily use vehicles? _____
Is this a Personal Auto policy? Yes No Is this a Commercial Auto policy? Yes No
15. Any accidents or violations for drivers (list and describe)? Driver #1 _____
Driver #2 _____ Driver #3 _____
Driver #4 _____ Driver #5 _____
16. Has any applicant or driver had a foreclosure, repossession, bankruptcy, judgement or lien during the last five years? _____
17. How did you hear about our company? Insurance Agent Magazine Website Car show
 Mailer Friend/Relative Other (explain) _____

NOTICE OF INSURANCE INFORMATION PRACTICES: Personal information about you, including information from a credit or other investigative report, may be collected from persons other than you in connection with this application for insurance and subsequent amendments and renewals. Such information as well as other personal and privileged information collected by us or our agents may in certain circumstances be disclosed to third parties without your authorization. Credit scoring information may be used to determine either your eligibility for insurance or the premium you will be charged. We may use a third party in connection with the development of your score. You have the right to review your personal information in our files and can request correction of any inaccuracies. A more detailed description of your rights and our practices regarding such information is available upon request. Contact your agent or broker for instructions on how to submit a request to us.

FRAUD: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

LIMITED USAGE WARRANTY: This program is intended to insure drivers and their vehicle(s), when their vehicle(s) are used on a restricted basis. Usage is anticipated to include club activities, shows, exhibits, parades, and the occasional pleasure drive or outing. The insured vehicle usage that is not intended nor anticipated is racing, any type of speed participation, any off-road use, any regular transportation to and from work or school, nor any use as the primary form of transportation. Annual mileage is not to exceed 2,500 miles per vehicle. Street rods, modified vehicles and replicars are exempt from this mileage restriction.

By signing below, I hereby state and agree to the guidelines of this program and will abide by the intent of the program concerning usage of the vehicle(s). I understand that the coverage selection and limit choices indicated here will apply to all future policy renewals, continuations and changes unless I notify you otherwise in writing.

Applicant's Signature: _____ **Agent's Signature:** _____

Date: _____ **Agent's Name (Printed):** _____

Agent's Phone No.(s): _____

Please send the following items to: CWG Collector Car Dept., PO Box 500, Luverne, MN 56156-0500.

1. Completed and signed application
2. Color photos of all vehicles (exterior, interior, and engine). You are welcome to e-mail digital photos to cwgccphoto@cwgin.com
3. Minimum down payment of \$50.