



## 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](http://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.



**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) \_\_\_\_\_

**OFFER OF PERSONAL INJURY PROTECTION COVERAGE (Washington)  
(Not available for Motorcycles or Tractors)**

Washington Insurance Laws require us to offer Personal Injury Protection Coverage. Personal Injury Protection Coverage provides benefits for medical and hospital expenses, funeral expenses, income continuation, and loss of services.

You, the insured named in the policy, have the option of rejecting this coverage, accepting this coverage at the minimum limits or requesting this coverage at the higher limits. Please indicate your choice by marking an "X" below.

- I agree that Personal Injury Protection Coverage is hereby rejected.
- I agree that the minimum limits apply to benefits provided under Personal Injury Protection Coverage (Medical and Hospital Expenses - \$10,000, Funeral Expenses - \$2,000, Income Continuation - \$10,000 subject to a maximum limit of \$200 per week, Loss of Services - \$5,000 subject to a limit of \$200 per week).
- I agree that the increased limits apply to benefits provided under Personal Injury Protection Coverage (Medical and Hospital Expenses - \$35,000, Funeral Expenses - \$2,000, Income Continuation - \$35,000 subject to a maximum limit of \$700 per week, Loss of services - \$14,600)

Applicant's Signature: \_\_\_\_\_

Date: \_\_\_\_\_

**REJECTION OF UNDERINSURED MOTORISTS COVERAGE OR SELECTION OF LOWER LIMIT OF LIABILITY  
(Washington)**

Underinsured Motorists Coverage (UIM) provides insurance for the protection of persons insured under the policy who are legally entitled to recover damages from the owners or operators of underinsured motor vehicles because of bodily injury, death or property damage where either no bodily injury or property damage liability bond or insurance policy applies at the time of the accident, or where the sum of the limits of liability under all bodily injury or property damage liability bonds and insurance policies applicable to a covered person after an accident is less than the amount which the covered person is legally entitled to recover as damages.

The Washington Code (Section 48.22.030), amended, permits you, the insured named in the policy, to reject the Underinsured Motorists Coverage in its entirety, to reject the property damage only portion of the Underinsured Motorists Coverage or to select a limit of liability lower than the limit for Liability Coverage in the policy. Please indicate your choice by marking an "X" below.

- I have selected UIM limits equal to my Bodily Injury liability coverage.
- I have selected UIM limits lower than my Bodily Injury liability coverage.
- I have rejected UIM Bodily Injury coverage.
- I have rejected UIM Property Damage coverage.

Applicant's Signature: \_\_\_\_\_

Date: \_\_\_\_\_

**NOTICE OF INFORMATION PRACTICES:** Personal information about you may be collected from persons other than you. 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. 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 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, and denial of insurance benefits.

**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 replicas 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@cwgins.com](mailto:cwgccphoto@cwgins.com)
3. Minimum down payment of \$50.