

Personal Lines

Collector car coverage, powered by the experts

A classic car isn't just valuable. It's often irreplaceable.

That's why we are proud to partner with Hagerty, a renowned name in collector car insurance, to offer specialized insurance coverage for classic and collector cars, combined with the convenience and peace of mind that comes from having all your personal insurance coverage in one place.

Not just auto coverage

We understand that a collector car is more than just a car. It's a passion, a hobby and a piece of history.

Hanover Collector Car, powered by Hagerty provides Hagerty's expertise in collector auto claims and valuation services, alongside the total account protection you already enjoy with The Hanover. Through this partnership you'll experience:

- The outstanding collector car coverage and claims experience you expect, backed by experts who understand this unique market
- The convenience and peace-of-mind of having one bill, one common effective date and just one number to call in the event of a claim

ELIGIBILITY

Vehicles must be 25 years or older, or replicas of such vehicles, and maintained for use consistent with the operation of a collectible vehicle, such as occasional pleasure driving, car club activities, exhibitions, parades, or maintained in a private collection. Vehicles driven daily or used for commercial purposes are not eligible for this program.

Availability, limits, and specifications vary by state.



Powerful protection

A Hanover collector car policy is designed to include coverage for:

- **Guaranteed Value®**—All vehicles are insured at an agreed-upon value. In the event of a total loss, you receive that value, minus any applicable deductible or salvage value if the vehicle is retained.
- **Auto show medical reimbursement**—Covers up to \$5,000 per person and \$10,000 per policy period for medical and funeral expenses due to an accident (not automobile-related) at a car show or similar event.
- **Evacuation expense**—Reimburses up to \$1,500 per incident and up to \$10,000 annually for expenses incurred to move your insured vehicle to protect it from damage.
- **Limited vehicle fraud coverage**—Up to \$1,500 per policy period for the theft of money from the sale of your insured vehicle by an authorized broker, or fraudulent use of the vehicle's VIN.
- **Spare parts coverage**—Includes \$750 for direct and accidental loss to your insured vehicle's replacement parts.
- **Glass deductible waiver**—No deductible for windshield or window glass repairs (not replacement) resulting from a covered loss.

Customize your policy

Craft the ideal coverage with these exclusive coverage options:

- **Cherished Salvage®**—Allows you to keep a covered vehicle in the event of a total loss, while still receiving the vehicle's guaranteed value.
- **Vehicle under construction**—Automatically increases the Guaranteed Value® of a vehicle under restoration by 10% each quarter, up to \$25,000 annually. Vehicle values revert to the amount shown on the Declarations upon policy renewal.
- **Motorsports Advantage™**—Provides additional coverage for high-performance collector vehicles, including accidental death, debris removal, safety equipment, track damage and pit vehicle coverage.
- Options for accidental airbag deployment, branded merchandise, vehicle lock coverage and much more.

We'll keep you riding in style

Access valuable insights and resources on collector car ownership and coverage at hanover.com/collector-car-coverage. Talk to your independent agent today, or go to hanover.com to find an agent.



The
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hanover.com/personalinsurance
The Agency Place (TAP)—<https://tap.hanover.com>

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