

Personal Lines

Collector car underwriting reference guide

We have partnered with Hagerty, a leader in collector car insurance, to offer specialized coverage for classic and collector cars. We understand these are more than just vehicles—they're a passion, a hobby, and a tangible piece of history. Use this quick reference guide and you'll be on your way to protecting your customers' prized vehicles with **Hanover Collector Car, powered by Hagerty**.

For a smooth ride:

- Use the TAP Sales drop-down lists when selecting vehicle make/model types
- Acquire details on vehicle modifications
- Determine where the vehicle(s) are stored
- Ensure requested policy limits are equal to the limits on the standard auto product



Core market

A majority of these policies can be quoted and processed by you online.

Applicants must maintain daily use insurance with The Hanover.

VEHICLES

Autos/Trucks/Jeeps/SUVs

- Model years 25 years and older
- \$3,500 minimum insured value

Storage

- Garages
- Barns
- Pole Buildings
- Rental Storages
- Car Condos

Usage

Pleasure driving, hobby-related events (i.e. car shows) and seasonal commuting up to two months annually

- Up to 7,500 miles a year for vehicles 1989 and older
- Up to 5,000 miles a year for vehicles 1990 and newer

Trailers

- \$3,500 minimum insured value

Condition

- Vehicles must be in good or better condition
- **Concours**—refers to a classic auto that has been meticulously restored to near-original perfection
- **Excellent**—refers to an auto that may have very minor imperfections or light wear, but overall looks and performs exceptionally well
- **Good**—refers to an auto that drives well, but may have some wear and tear visible

Needs review

Specialized vehicles require review by our knowledgeable underwriting staff. Your underwriter will help you through the referral process.

VEHICLES

High-Value Vehicles and Collections

- Insured collection of \$500,000+ (regardless of the number of vehicles)
- Insured collection of six or more vehicles with a total insured value of \$250,000+
- A single vehicle with a total insured value of \$100,000+

Modified Vehicles

- Modified vehicles engine enhancements that increase HP by more than 50
- Vehicles over 650+ HP
- Custom paint job worth \$10,000+
- Significant changes to body, chassis or frame
- 1980 and newer modified trucks/Jeeps/SUVs
- Military vehicles de-militarized

Custom Cruisers

- Large-bodied, American-made cars with 22"+ rims, or 100 spoke rims

Custom Imports

- Sport compact vehicles that are generally 1990 and newer and modified for speed

Grey Market Vehicles Replica Vehicles

- Including Cobra replicas

 Photo required

Not eligible

Risks we don't currently accept.

Ineligible vehicles with these modifications:

- Functional Nitrous Oxide Systems (NOS)
- 26"+ rims
- Enlarged wheels and a roll cage
- Vehicles designed for racing

Highly customized Supercars and Exotics

- Typically manufactured in 2000 and later. Examples include Lamborghinis, Ferraris, Aston Martins and Dodge Vipers.

SALVAGE VEHICLES

Ineligible storage

- Storage assembled from canvas or plastic (i.e. tents or domes)
- Street parking/parking lots/public parking garages

Ineligible usage

- Daily driving
- Off-road use
- Racing or use by a professional race team

Business or commercial purposes

- Transportation for hire
- Rental purposes

Value

- A single vehicle with a total insured value of \$500,000+
- Leased vehicles with a total insured value of \$50,000+
- Vehicle with driveway storage with a total insured value of \$50,000+
- Vehicle with carport storage with a total insured value of \$100,000+

Ineligible driving records

Motorcycles

ATVs, UTVs (Powersports)

Large Military Vehicles

Campers and camper trailers

The
Hanover
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The Hanover Insurance Company
440 Lincoln Street, Worcester, MA 01653

Citizens Insurance Company of America
808 North Highlander Way, Howell, MI 48843

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

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