



## **PRODUCER'S GUIDE**

**[WWW.HEACOCKCLASSIC.COM](http://WWW.HEACOCKCLASSIC.COM)**

**800.678.5173**

**Option 5**

Dear Fellow Agent,

Thank you for selecting Heacock Classic for your collector car insurance market. More and more people are getting involved in the collector car hobby. Whether it's rebuilding an old classic, or purchasing the vehicle of their dreams, there are millions of collectible vehicle owners in the U.S. with more added every year.

Most people insure their classic auto with their family auto insurer without realizing Collector Car Insurance from Heacock Classic is available to offer them better coverage (such as "Agreed Value" physical damage coverage) at much lower rates.

We're looking for people who are passionate about the hobby of restoring or collecting automobiles. We believe true automobile enthusiasts are inclined to take extra care in the way they use, maintain and store their collector cars. As a result, our rates are usually less than half the costs of family auto insurance.

The Heacock Classic insurance policy has been customized to define how the vehicle may be used and in some cases, who will operate it. Our standard program is designed for collector cars driven 3,000 miles per year or less. We also have excellent rates for racing cars and museum collections.

Our internet site is constantly being updated to support our relationship with you. Please visit our site at [www.heacockclassic.com](http://www.heacockclassic.com). Our standard commission structure is competitive with other collector car programs. If you have a large book of collector car business we'll gladly discuss rollover opportunities.

One very important difference between Heacock Classic and our competitors is our producer agreement stipulates you own your business. Most classic auto insurance programs do not grant you that protection.

As automobile enthusiasts ourselves, we're anxious to assist you with all of your collector car insurance needs.

Sincerest Regards,  
Pete Doriguzzi  
Product Manager

# Classic Car Insurance

The Heacock Classic Car Insurance Program is designed with the collectible vehicle owner in mind. Our policy includes the following coverage's:

- Liability Insurance – Various Limits
- PIP (No-Fault) – Not available in all states
- Medical Payments - Included in most states
- Un/Under-insured Motorist – Various Limits
- Physical Damage
  - Deductible Options available for some vehicles
  - “Agreed Value” coverage provided unless stated otherwise which means we agreed to pay policy limit in the event of total loss

*Additional Coverage's included for No Additional Charge:*

- Towing and Labor - \$75 Per Occurrence
- Spare parts coverage - \$2,000
- Coverage for newly acquired vehicles - \$50,000 up to 14 days.

## **Stability and Specialization**

American Modern Insurance Group, based in Amelia, Ohio, underwrites the Heacock Classic collector car insurance program in most states. American Modern is a subsidiary of Munich Re, one of the world's largest insurance companies. Together, we insure over 40,000 collector car clients. Our underwriting and customer service unit is dedicated to providing superior service to both you and your customers. We have been providing this coverage for more than 20 years and as auto enthusiasts ourselves, we have an intimate understanding of the collector car hobby.

## **Superior Claims Handling**

While our customers have few claims, it can be a traumatic experience for collectible owners when something happens to their “baby”. Our trademarked slogan is “You Perfect It, We Protect It”. We live up to this pledge by offering the following benefits:

- Our claims staff has expertise in collectible vehicle claims settlements. From access to photos of all cars we insure, to knowledge that special cars need special attention, we strive to have the collectible car fixed right with original parts and materials whenever available, and as quickly as possible.
- We allow your customer to select the repair facility of their choice, provided the labor rate is comparable to other shops in the area.

## Obtaining a Quote from Heacock Classic is Easy

You can easily obtain a Heacock Classic quote using any of these methods:

- **Call Us at 800.678.5173:** We are prepared to offer phone quotes in a matter of minutes.
- **Fax Us at 863.686.1426:** Submit a completed application via fax and you'll receive a proposal ready for delivery – usually within minutes.
- **Email Us at [info@heacockclassic.com](mailto:info@heacockclassic.com)**
- **Use our Internet Site [www.heacockclassic.com](http://www.heacockclassic.com):** To obtain a quote simply complete the quote request form. We'll e-mail your quote proposal within 48 hours. ***Please Note: Our office hours are Monday through Friday 8:30am until 7:00pm EST.***

## General Eligibility

### Driver Eligibility:

1. Each household member of driving age must have at least 10 years driving experience or be excluded.
2. Each household member must have a regular use vehicle less than 20 years old that is insured with liability limits equal to or higher than the limits being applied for on the collectible vehicle.
3. All licensed members of household and any other drivers of the vehicle must be listed on the application.
4. Maximum of two accidents or violations in the household, maximum of one per licensed household member in past 3 years. No major violations permitted in past 5 years.
5. A Driver Health Questionnaire must be completed for all drivers over 70 years old.

### Vehicle Usage:

1. Vehicle must be stored in a locked permanent garaging facility when not in use.
2. Vehicle may not be used for commuting to or from work or school, as daily transportation, for business purposes or as a substitute for another vehicle.
3. Vehicle is not covered while on a racetrack or when being used for: racing, speed, driver's education, or timed events.

### Vehicle Condition and Valuation:

1. Must display pride of ownership: well maintained, in restored or well-preserved condition.
2. Vehicles under restoration must be stored at residence or a restoration shop, with a target date for completion. Eligibility subject to company review.
3. "T-Bucket" and Pro Street vehicles are subject to company review.
4. Trucks and Jeeps must be over 25 years old, and not be used for towing, hauling, off-road or utility use.
5. Please call prior to quoting the following:
  - Minimum vehicle value: \$3,500 (non-modified), \$10,000 (modified).
  - Vehicles worth over \$100,000 or collections over \$300,000.
6. We generally do not require appraisals, but may ask for one if value exceeds \$50,000.

# Placing Business with Heacock Classic is Easy

## To apply for coverage, simply complete the following:

1. A completed application signed by the customer and producer. Contact us for an application.
2. Recent color photos of all four sides of each vehicle to be insured. For modified vehicles, please provide a shot of the engine.
3. A copy of the Declarations Page from the Named Insured's Personal Automobile policy.
4. Payment for the annual premium. Visa, American Express and MasterCard payments and cheque are acceptable with authorization.
5. Include applicable state or company required supplemental forms. (UM, PIP, Driver Exclusion, etc.) Most state specific forms are available in PDF Format on our website at [www.heacockclassic.com/agents](http://www.heacockclassic.com/agents)

After we receive your submission, it is logged into a tracking system and reviewed for acceptability. You will receive a status (accept, decline, or more information is required) via phone, e-mail or fax usually within 24 hours of receipt. (This does not include mail time.) Incomplete applications will be held pending information for 14 days. At that point, we will return the application to your office.

***AGENTS – Be sure to provide us with a completed Agency Profile and Producer Agreement with your submission (if not already on file). These can be found at our agent Web Site: [www.heacockclassic.com](http://www.heacockclassic.com) or call and we can fax them to you.***

## Tips to Avoid Delays

You can avoid issuance delays by making sure ALL questions are answered on the application and enclosing the required photos. Other tips:

- Include exact odometer readings, not approximations.
- Include all drivers in the household, even if they do not usually drive the vehicle.
- Provide details on garaging, if garaged away from home (where, security, whether other people have access to the car).
- Make sure your agency phone and fax numbers are provided.

## Binding Authority

*Brokering Agents have no binding authority.* New submissions are bound effective the date when a complete, eligible submission is received and upon notification from Heacock Classic of the effective date and policy number. At your request, Heacock Classic can fax or e-mail a binder confirming coverage.

**When Faxing Applications, Please Note:**

- Coverage is not bound until we notify you in writing or by fax. We will notify you of the status of your submission upon receipt.

**When E-Mailing, Please Note: [info@heacockclassic.com](mailto:info@heacockclassic.com)**

- We are prepared to receive e-mail and e-mail attachments, such as photos, applications, or state forms.
- Coverage is not bound until we notify you in writing or by fax. We will notify you of the status of your submission upon receipt.

**Endorsements**

We accept endorsement changes provided vehicle additions include the photos required on new business. You can find a change request form at [www.heacockclassic.com/agents](http://www.heacockclassic.com/agents)

**Payment Plans**

- Payment in full for the annual premium is required with the application for premiums less than \$500. For premiums higher than \$500, we can accept ¼ down payment. Please call for details.
- Renewal policies are direct-billed to the client.
- Payment by Visa, American Express, MasterCard and cheque is acceptable. EZPay (recurring payments) is highly advised to avoid common cancellations.

**Policy Output**

New policies and renewals are mailed directly to the client with a copy to the agent. Billing statements are sent via U.S. mail under separate cover. All policies are direct billed to the customer.

## Rating Plans

### **Collectors:**

This rating plan is designed for cars which are:

- Original or fully restored, and
- At least 25 years old
- Used primarily for shows, parades or club events (not more than 10 per year)

This program has our best rates.

We offer this program with 1,000, 3,000 or 6,000 miles per year options.

### **Hobbyists:**

This rating plan is designed for those cars which don't qualify for the Collectors Program, such as:

- Modified Cars (ie: Street Rods, Custom Show Cars)
- Cars newer than 25 years old
- Kit Cars constructed from professional kits
- Exotic sports cars used as a collectible vehicle
- Weekend Cruisers

We offer this program with 1,000, 3,000 or 6,000 miles per year options.

### **Modern Classics:**

This rating plan is designed for those cars between 25 years of age and newer.

We offer this program with 1,000, 3,000 or 6,000 miles per year options.

### **Exotics:**

This rating plan is used for cars less than 15 years old, which are part of a collection. We will consider stand-alone Exotic cars on a case-by-case basis. Please call to discuss.

We offer this program with 1,000 or 3,000 miles per year.

### **Others:**

We are not a market for:

- Low Riders, Street Machines with exotic sound systems, 4X4 Trucks, Dune Buggys; however, if these are part of a collection, please call to discuss.

We have excellent programs for:

- Museum Collections
- Race Cars
- Private Car Transporters

Please call us to discuss any these risks.

# Contact Information

## Mailing Address & Physical Address

Heacock Classic Insurance  
PO Box 24807  
Lakeland, FL 33802

101 W Main St  
Suite 221  
Lakeland, FL 33815

## Phone/Fax

Toll Free 800.678.5178 or Local 863.686.1944  
Fax 863.686.1426 for quote or policy services

## Internet

Agent Web Site: [www.heacockclassic.com/agents](http://www.heacockclassic.com/agents)

## Staff Directory

Sharon Moore  
Agency Services  
Phone: 800.678.5173 Option 5  
Fax: 863.687.7118  
[smoore@heacockclassic.com](mailto:smoore@heacockclassic.com)