



## Collector car coverage and service comparison

### Private Client Group vs. typical collector car policies<sup>1</sup>

Whether you're just building your dream collection or already own a stable of multi-million dollar beauties, you can benefit from superior coverage and services that set Chartis apart in the industry. Following is a comparison of what you can expect from our Private Client Group and what you may find with other policies.

Coverage	Private Client Group Collector Car Insurance Program <sup>2</sup>	Other collector car policies <sup>3</sup>
<b>Coverage for diminished value</b>	In the event of a partial loss, we will pay the full amount to restore the car to its condition immediately before the loss. If after restoration the value of the vehicle has diminished, we will pay the difference between its market value before and after the loss (up to 150% of the agreed value).	Unavailable
<b>Market appreciation coverage</b>	If damage occurs, we will pay up to 150% of the agreed value based on unaccounted market appreciation. Depreciation is not applied to collector vehicles at renewal.	Unavailable
<b>Deductible options<sup>3</sup></b>	Deductible options are unlimited. Electing to pay a higher deductible can reduce your annual premium.	Limited to \$0 to \$10,000; may require deductibles on vehicles 1987 and newer
<b>Newly acquired vehicles</b>	New acquisitions are immediately covered at the time of purchase for up to 90 days.	Coverage limited to \$50,000 and 30 days
<b>Worldwide coverage</b>	If you purchase or temporarily relocate a covered auto outside the United States, its territories or positions, Puerto Rico or Canada, your coverage will apply anywhere in the world. In some countries and jurisdictions, you are required to purchase auto insurance locally. In those instances, we will cover any damages in excess of your local policy limits.	Limited to the United States, its territories or positions, Canada and Mexico; only for new overseas purchases
<b>Waiver of deductible</b>	If your car is "totaled," your deductible will be waived.	Available

<sup>1</sup> Based on coverage typically available in the industry. Data current as of 9/11.

<sup>2</sup> Subject to underwriting approval.

<sup>3</sup> Limits vary by state; coverage and services capabilities outside the US are subject to availability within that country.

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<b>Choice of repair shop</b>	You may choose your own repair shop or we can provide a preferred facility certified to expertly repair high-end and collector cars.	Available
<b>Original equipment manufacturers' parts<sup>4</sup></b>	When repairs must be made, only original manufacturers' parts will be used, if available.	Available
<b>Spare parts</b>	We will pay up to \$1,000 (in total) for direct and accidental physical loss or damage to spare parts you own that are kept as replacements for components normally part of your collector vehicle.	Limited to \$250 or \$750
<b>Vehicles in transit advice</b>	Our collection management experts can advise on the best shipping resources when moving a single vehicle or your entire collection.	Unavailable
<b>Storage facility consultation</b>	Our risk management specialists can advise on the proper design and maintenance of your storage facility, including security and alarm systems. We use state-of-the-art technology to detect potential hazards.	Unavailable
<b>Exceptional claims service</b>	Our dedicated, highly-experienced claims professionals are specialists in the unique issues related to collector cars.	A general automobile adjuster may be assigned
<b>Motorsports racing coverage</b>	High Performance Drivers Education, Vintage and Club Racing on-track physical damage coverage is available as a separate policy for qualified risks.	Unavailable

<sup>4</sup> Unless the parts are no longer made; excludes window glass.

To learn more, please contact your independent insurance advisor or visit [www.chartisinsurance.com/pcg](http://www.chartisinsurance.com/pcg).

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