



CHUBB COLLECTOR CAR INSURANCE

from Chubb Personal Insurance

A GUIDE FOR AGENTS

• Frequently Asked Questions •

At what age is a vehicle considered eligible for Collector Car Insurance?

We generally consider a vehicle to be a collector car when it is 30 or more years old. We do make exceptions to this guideline based upon a vehicle's rarity, uniqueness, collectibility and/or historical significance.

Does Chubb have a list of vehicles that it is not willing to ensure under this program?

No. We underwrite the customer, usage and garaging of the vehicle, not just the vehicle. We generally do not allow late model cars to be insured as collector vehicles, although we do occasionally make exceptions for the reasons noted above and in the case of significant collections (i.e. \$1 million+).

Are kit cars and replicas eligible under this program?

Yes. We are willing to insure quality kit cars and replicas, typically when they are part of a larger collection.

Are modified/high horsepower vehicles eligible under this program?

Yes. These vehicles are eligible, provided the usage is acceptable.

Are antique motorcycles eligible under this program?

Yes. We will insure a collection that includes antique motorcycles. We are generally not interested in a collection comprised entirely of motorcycles, but we would give consideration to large motorcycle collections subject to underwriting approval.

Are antique fire trucks and military vehicles eligible under this program?

Yes. We will insure a collection that includes trucks and/or military vehicles. We are generally not interested in a collection comprised entirely of trucks and military vehicles. When requesting coverage for such vehicles, underwriting will want to know if the vehicles will be used in parades and details regarding the number of passengers to be carried.



Are vehicles undergoing restoration eligible under this program?

Yes. However, such vehicles should not be insured for their full value until the restoration is complete.

Are vehicle appraisals required to substantiate vehicle values?

No. Our underwriters will verify the requested vehicle valuation. We may request documentation to establish a valuation when the requested coverage amount appears to exceed the vehicle's prevailing market value.

Are photos of collector cars required for new business submissions?

Yes. Photos will be required with the application on new business. However, for collections currently insured through your agency, a copy of the current insurance declaration page will be accepted in lieu of photos.

When will Chubb complete an inspection of the garage facility?

Chubb will conduct an inspection when the value of an individual vehicle is \$500,000+ or the value of the entire collection is \$1 million+.

When must the garage facility have central station burglar and fire alarms?

If the facility has adequate fire protection (within 1,000 feet of a fire hydrant and 5 miles from a fire department) alarms are not required until the value of the entire collection reaches \$2.5 million.

Can Chubb arrange coverage for customers taking their collector vehicle on a European tour?

Yes. Please contact your underwriter for eligibility and pricing.

Is coverage available for collector vehicles registered in a corporate name?

Yes. In such instances, the customer should be the Named Insured and the corporate entity an Additional Interest.

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Collector Car Insurance is not currently available in MA or SC.

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