

Welcome

The love affair with collectible automobiles is at an all time high as evidenced by the increasing number of enthusiast TV shows, magazines and websites. More and more people are purchasing cars for recreation and enjoyment vs. strictly as a means of transportation.

PASSION IS THE KEY

Collectible vehicle owners are very passionate about their vehicles. They are people who take extra precautions in the care, maintenance, upkeep and storage of their “baby”. Good driving records, multi-vehicle households, home ownership and above average household income are attributes that make collectible vehicle owners preferred insurance customers.

Taking care of their “Pride and Joy” can be a door opener to other lines of business!

CLASSIC COLLECTORS INSURANCE IS YOUR BEST CHOICE

For over 15 years and with virtually no rate increases, Classic Collectors Insurance has been a leader in protecting collectible auto enthusiasts of all types. Whether your customer loves Austin Healeys, Z-28's or anything in between, our program provides a comprehensive coverage package at a surprisingly affordable price.

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Contact Information

Customer Service

Mailing Address:

Infinity Insurance Company
Classic Collectors Dept.
P.O. Box 719
Hartford, CT 06142-0719

Phone: 1-800-252-5233

Fax: 1-877-499-4450

Email: classiccollectors@ipacc.com

Street Address (for express mailing)

1 Waterside Crossing
Griffin Center North
Windsor, CT 06095-1500

Agency IT Help Desk (Technical support for ONELINK *EXPRESS* web rater, our websites and password set up)

Phone: 1-800-264-7516

Claims

Mailing/Street Address:

Infinity Insurance Company
PO Box 830807
Birmingham, AL 35283

Phone: 1-800-334-1661

Fax (new losses): 1-800-496-9090

Fax (existing losses): 1-800-214-5727

Billing

Mailing Address:

Infinity Insurance Company
PO Box 2153, Drawer #2532
Birmingham, AL 35287-2532

Driver Club Roadside Assistance

Phone: 1-800-367-3836

Agency Licensing

Phone: 1-800-258-8915

Agency Supply

Phone: 1-800-782-2040 ext. 35605

Websites: www.classiccollectors.com www.infinityagents.com

Program Advantages

Great Rates

- Significantly lower than "regular" auto insurance policies
- Rates stable over 15 years
- One liability charge per policy

Easy to Use

- Online rating and application upload
- All we require is a completed application, recent color photos of the vehicle and payment
- Pay by check, credit card or EFT (customer and agent)
- Features of www.infinityagents.com
 - Review policy information through our real-time policy inquiry system
 - Get daily reports including new business, renewals, cancellations, policies about to expire and more
 - Loss ratio reports
 - Check claims status
 - View your commission statements online
- Phone in endorsement capability
- No "middleman" hassles - deal directly with the carrier

Tailor Made Coverage*

- Agreed Value coverage guarantees full coverage in the event of a total loss
- Program available for a wide variety of vehicles, including late model exotics
- Choice of usage programs to match your clients driving habits featuring "Live & Let Drive" unlimited use mileage plan**.
- Towing, Spare Parts and Trip Continuation coverage provided at no extra charge

Free 24 x 7 Roadside Assistance*

- Driver Club 24 x 7 roadside assistance with every policy at no additional cost
- Covers towing, jump start, lockout service, flat tire assistance and fuel delivery
- Driver Club is not available in Virginia and North Carolina

Expert Service

- Claims staff that understands the special needs of collectible vehicle owners
- 24 hour Claims service
- Customer Service staff specializing in classic auto business
- Dedicated underwriter to your agency

Dedication to the Independent Agency Channel

- Lucrative agency commissions
- Marketing support

*Program coverage offerings vary by state. Contact our Customer Service unit at 800-252-5233 for additional information.

**Unlimited use mileage plan does not apply to Exotics and Kits.

FREE Driver Club Roadside Assistance

Features and Benefits

The Driver Club Roadside Assistance program is a powerful tool that will help you get new classic auto customers and retain current ones. No other classic auto insurance program offers this wide range of services at no additional cost.

“Sign & Drive” Privileges

After receiving roadside assistance service, your customers will simply sign a form and drive away.* There's no bill, no paperwork and no out-of-pocket expense.

Jump Start Service

If your customer's vehicle won't start, we'll try to start it with a battery boost.

Lockout Service

If your customer's keys are locked in the car, we'll send a service provider or locksmith if necessary to help them gain entry.

Flat Tire Assistance

Your customer's flat tire will be replaced with his or her serviceable spare tire. If no spare tire is available, the vehicle will be towed.

Fuel Delivery

If your customer's vehicle runs out of gas, we'll provide them with enough fuel to reach the nearest open service station.

Towing

When your customer's vehicle cannot be safely driven after attempting any of the above emergency services, the vehicle will be towed to the nearest approved service provider. Flatbed towing is available if it is requested by the customer.

*Subject to certain exclusions and limitations. Your customers may choose their own service providers and Infinity will reimburse them for expenses up to the limits described in the membership guidelines. Driver Club is not available in North Carolina and Virginia.

Driver Club Questions and Answers

How do I access the 24-hour roadside assistance?

A wallet card with the appropriate contact numbers is included with your Driver Club guide. If your vehicle is involved in a non-accident disablement, please call **1-800-367-3836**. One of our Approved Service Providers will be promptly dispatched to the location of the disablement. For accidents, please call Infinity Claims at 1-800-334-1661.

How much does the Driver Club membership cost?

Membership in Driver Club is **FREE** and automatic with Classic Collectors policies in all states except NC and VA.

Will I be reimbursed for roadside assistance if I pay for it out of pocket?

You can call the roadside assistance number, and we'll pay the service provider directly for services. If you seek help on your own, we'll reimburse you for coverage up to the towing limits in your policy (\$100 in most states).

Is there a towing distance limit?

Your disabled vehicle will be towed to the nearest towing provider. You can, however, ask that a disabled vehicle be towed to your home or a service provider of your choice (additional fees may apply).

Can I use Driver Club when I drive other vehicles?

Driver Club is limited to disablements of your collectible vehicles insured by Infinity Insurance Company and its subsidiaries.

Is my Driver Club card valid proof of insurance?

No. Infinity provides separate proof of insurance for each vehicle, and it should be kept in your vehicle glove compartment at all times.

How reliable is the 24-Hour emergency roadside assistance provider?

They are the best. We have partnered with Cross Country Motor Club, the country's leading provider of third party roadside assistance. They have a network of 40,000 service providers to serve over 40 million customers nationwide.

I don't want a tow hook near my car!

We understand. Driver Club guarantees flat bed towing upon request.

When will my new client receive a Driver Club kit?

A Driver Club kit containing a summary of benefits and membership cards is shipped to your client when the policy is issued.

*Our program varies by state - please contact us at 1-800-252-5233 on state specific coverage offerings and eligibility. Services are provided through Cross Country Motor Club, Inc., Boston, MA 02155, except in Alaska, California, Hawaii, Oregon, Wisconsin, and Wyoming where services are provided through Cross Country Motor Club of California, Inc., Boston, MA 02155

General Information

Obtaining a User ID and Password

Once appointed, contact our Agency IT Help Desk at 1-800-264-7516 to obtain a user ID and password. Your user ID and password will give you access to www.infinityagents.com and our ONELINK EXPRESS rater at www.classiccollectors.com. For security reasons and to expedite your request, please be prepared to provide your agency code and the last four digits of your tax ID.

Password Resets

For password resets, contact the Agency IT Help Desk at 1-800-264-7516. For security reasons and to expedite your request, please be prepared to provide your agency code and last four digits of your tax ID for verification.

Getting Setup for EFT

If you would like to be setup to make payments online by agency EFT (Electronic Funds Transfer), contact Infinity Agency Licensing at 1-800-258-8915.

Quoting Online

Getting a quote is fast and easy with our online rater. Visit the Producers' area of our website at www.classiccollectors.com/producers and click "Get a Quote". Appointed producers can upload new business electronically along with any required vehicle photographs.

If you are not appointed, you will be able to log in as a visitor without a user ID and password by clicking "Quote without a User ID (Classic Collectors Only)". To be able to save quotes and upload policies, you will need to be appointed and licensed with our program.

Quote Hotline – 1-800-252-5233

Let us do your quote for you! You provide the driver and vehicle information and we will enter and save the quote online for you.

24 Hour Claims Service

Infinity offers fast and worry-free claims service. Producers should instruct insureds or claimants to report all claims, no matter how small, immediately to Infinity. A representative is available 24 hours a day, 7 days a week at 1-800-334-1661.

Managing Your Policies Online

You can manage your policies at www.infinityagents.com. This website offers you the ability to monitor policy activity, manage your book financials, make payments and more.

Infinity Paperless Policy

Infinity Insurance features an advanced web-based paperless agency\policy management system at www.infinityagents.com. Agency copies of documents, including policy forms are only available online unless otherwise requested through our Agency IT Help Desk at 1-800-264-7516.

Agent/Broker Notification

Stay informed on program updates and current events by subscribing to our Classic Collectors e-mail Newsletter for producers. Visit our Producer homepage at www.classiccollectors.com/producers and click "Subscribe". While you may opt-out at any time, we hope you will choose to continue receiving these bulletins so we can work together to make your experience with us a profitable one.

View Commission Statements Online

Online access to commission statements at www.infinityagents.com requires an additional password. You can obtain this password by calling the Agency IT Help Desk at 1-800-264-7516. For security reasons and to expedite your request, please be prepared to provide your agency code and the last 4 digits of your tax ID. Commissions are paid monthly. Do not net commissions out of your premium payments.

Ordering Promotional Material Online

Order marketing supplies like car show flyers, key chains, pens, brochures and more at the Classic Collectors co-op area of www.infinityperks.com. Program brochures are free. Custom items can also be ordered. Prices are listed at 50% below our cost.

Car Show Kit

Quoting at car shows has never been easier with our hand-held rate calculator, available to producers who have demonstrated a recent pattern of writing with our program. A single rate calculator can be used to calculate one quote estimate for up to 3 vehicles. To order rate calculators, write to classiccollectorsins@ipacc.com and include your agency code, physical shipping address, names and dates of the car shows you plan to attend and how many calculators you need.

Forms Download

Supplemental forms are available for download from the Producer Area of our website at www.classiccollectors.com. Click Producer Area and select "Forms Download".

Underwriting Guidelines

Application Requirements (Quote and apply online at www.classiccollectors.com/producers)

- Fully completed and signed application.
- Recent color photographs clearly showing all four (4) sides of the vehicle. Include engine and interior photos for all Modified\Street Rod vehicle submissions.
- Payment as outlined in quote summary. If the annual **premium** is over \$1000, we offer a quarterly installment plan after a required down payment (most states - coverage scenarios, contact us for additional information). Otherwise, we ask for payment in full. Payment can be made by check\money order, insured e-check, credit card or agency EFT.

Vehicle Usage

- Annual Mileage Plans – 1200, 6000 and Unlimited miles for all vehicles types except Exotics and Kits. Mileage plans for Exotics and Kits are 1000, 3000 and 5000.
- Vehicle must be used primarily for car club activities, exhibitions and parades. Routine servicing of the vehicle is acceptable.
- Vehicles may not be used for:
 - Work/school commutes
 - Regular personal use
 - Business/commercial use
 - Track, racing or timed events of any kind whether competitive or not
 - A substitute for a regular, personal use vehicle
 - Backup transportation
- Vehicle must be stored in a fully enclosed, locked garage when not in use.
- Pleasure driving is encouraged.

Driver Requirements

- All licensed drivers in the household may not have more than 1 moving violation or at-fault accident in the past 3 years. A maximum of 2 per household.
- An operator with a major violation is ineligible for the program.
- Licensed drivers must have at least 10 years driving experience in order to be eligible for coverage. Any member without 10 years driving experience must be excluded from the policy (supplemental form required to be signed by insured and excluded driver (s)).
- Each licensed driver in the household must have a regular use vehicle, which is insured with limits\coverages equal to or higher than the limits\coverages being applied for on the collectible vehicle.
- All licensed members of the household and any other drivers of the vehicle must be listed on the application. Spouses are covered and cannot be excluded.
- In California, we follow the California Insurance Code, section 1861.02(b)(2), regarding the Good Driver definition and discounts. Please see our website for rating/eligibility assistance.

Vehicle Valuation

- Contact the company prior to quoting vehicles in excess of \$100,000 or \$300,000 per collection.
- The value of any one covered auto may not be less than \$5,000 for non-modified vehicles and \$10,000 for modified vehicles.
- We reserve the right to adjust vehicle values based on established pricing guidelines such as Old Cars Price Guide, NADA or CPI.
- We generally do not require appraisals, but may ask for one if the vehicle value exceeds \$50,000.

Eligible Vehicles

- **Antique** - 25 years or older, and doesn't deviate from factory available equipment/accessories of that model year.
- **Classic** - 15-24 years old and doesn't deviate from factory available equipment/accessories of that model year.
- **Modified** - 20 years or older and has been drastically mechanically and/or cosmetically altered from its original power and structural configurations, but retains its original identity.
- **Exotic** - A vehicle 14 years old or less, of the private passenger type which was manufactured as a limited production vehicle and is considered to be increasing in value. Is primarily used for exhibitions, club activities, parades or other functions of public interest or occasional pleasure driving. Exotics can be modified.
- **"Kit" or "Replicars"** - Cars built from purchased packages and assembled by the manufacturer of the kit or a reputable, experienced assembly shop. Credentials may be required at the underwriter's discretion. These vehicle types should be rated as modified.
- **Truck and Jeep type vehicles:** Over 25 years old and of show quality/condition and not reflecting any potential of towing, hauling, off-road or utility use. Photographs of the bed area are mandatory.

Eligible subject to the underwriter's discretion (call for approval):

- Vehicles equipped for drag racing
- Vehicles under restoration
- Four door vehicles under 25 years old
- Lowrider cars and trucks
- Vintage fire engines
- Military vehicles
- Antique farm equipment
- Antique motorcycles

The following are not eligible for our program:

- Chassis or interior that is not operational
- Chassis or interior that is weathered, wrecked and/or stripped
- Vehicles that are stripped or useful only for parts
- Vehicles on which prior damage has been done

Placing Business with Classic Collectors

Get a Quote with ONELINK EXPRESS Web Rater

- Ensure that you already have your user ID and password. (If you are not appointed with our program, you will be able to log-on as a visitor by clicking "Quote without a User ID (Classic Collectors Only)". See the "Producer Area" section of our website to learn how to become a Classic Collectors producer.
- Visit www.classiccollectors.com/producers and click "Get a Quote."
- Log in with your Classic Collectors User ID and password.
- Click "Online Quoting" and select the appropriate state\program.
- Complete the rating\eligibility information to get the quote.
- You can print, email, store and later retrieve quotes for application uploading.

Applying for Coverage

- Start a new quote or retrieve a previously saved one.
- Complete the entire application. **Please note, to insure quote accuracy, you must click the "Rate" button following any changes you make to the coverage options.**
- Submit/upload payment and application. Coverage is bound upon successful upload.
- Recent color photos clearly showing all four sides of the vehicle are required. If the vehicle is modified, include the modified vehicle worksheet and photos of the engine and interior. Include photos of bed area for trucks. There are three easy ways to get this to us:
 - Right after submitting the application and payment you'll be presented with an opportunity to upload the photos and any additional forms in JPG or PDF format.
 - Photos and/or forms can also be emailed to classiccollectors@ipacc.com.
 - Forms can also be faxed to Underwriting at 1-877-499-4450.
- Print the application and supplemental forms for your customers review and signature. Keep the paperwork on file at your agency.

New Business Tips

- Include the policy number on anything not provided to us via upload (fax, email, mail), which may include applications, checks, photos and supplemental forms.
- Uploaded applications will be canceled pro-rata if the required supplemental information is not submitted or is ineligible.
- The original application and any state required supplemental forms are to be kept at your office and are subject to audit.
- Applications that cannot be uploaded require the entire application be submitted via mail or fax to the company and are bound upon underwriting approval.

Policy Output

All policies are direct billed to the customer. Policies are mailed to both the agent and the insured.

Policy Services

Endorsements

Most endorsements can be easily handled by phone, fax or e-mail with some exceptions such as adding a vehicle where photos are required. Call our customer service unit for more information.

Customer Service

- Phone: 1-800-252-5233
- Fax: 1-877-499-4450
- E-mail: classiccollectors@ipacc.com

Cancellations

Loss Payee

Infinity will mail a notice of cancellation to the loss payee unless the loss payee releases its copy of the policy or submits a written release.

Improper or Incomplete Information

A cancellation notice will be issued if proper information is not submitted with the application. The policy may be reinstated only if all requested information is received prior to the effective date of cancellation and payments are current. Reinstatement is based upon receipt of the information requested and is at the discretion of our Company.

Flat Cancellations

Policies with NSF down payments in the initial term will be considered null and void.

Cancellation Requested by Insured

We recommend you obtain the named insured's signature. The effective date of cancellation will be the day requested. In the event of total loss, coverage continues until the insured sends cancellation request. Cancellation or deletion of a vehicle from the policy due to total loss will become effective the day after the loss.

Computation of Premium Earned by Our Company

If the insured cancels the policy, earned premium will be calculated on a pro rata basis. If additional amounts are due (resulting from short down payment, uprate or endorsement), the insured will receive a bill for the premium due to the cancel date. If Infinity cancels the policy for underwriting reasons, earned premium will be calculated using the pro-rata method. Cancellations for non-payment are calculated using the pro-rata method.

Reinstatements

When a policy is pending cancellation due to missing information, it will be reinstated if all requested information is received prior to the cancellation date and there is no outstanding balance due.

When a policy is pending cancellation due to non-payment, it will be reinstated without a lapse in coverage if the amount due on the non-payment cancellation notice is received within seven days of the cancellation date and no losses have occurred after the cancellation date.

Renewals

Renewal offers are sent to customers approximately 45 days prior to renewal. If payment is received within 7 days of the renewal date, the policy will be renewed with no lapse in coverage.

Producers will receive a notice of renewal on our company's website. An insured who does not respond to the notification is presumed to have canceled their policy.

Attach the renewal slip to ensure the payment is applied to the proper policy period. Credit balances on prior policies will not automatically renew a policy. Down payments applied to renewals will be reduced by any amount due on prior policies.

Binding Rules

Binding

Effective Date

For all acceptable risks, coverage becomes effective no earlier than the date and time of upload. New business applications are bound upon successful upload. Mailed applications are bound upon notification by Infinity.

Documentation

For all acceptable risks, the following must be completed before coverage can be bound (Producers cannot backdate coverage):

- Valid money from the insured must be received by the producer. Uncollectible or insufficient funds void the policy in its entirety back to inception.
- The application and all applicable forms are completed in full, signed (not stamped) by the agent and the applicant.
- The applicant, all operators and each vehicle meet Infinity underwriting guidelines.
- Details of all chargeable and non-chargeable accidents/violations are listed on the application.
- Clear photos must be included.

Binding Authority

When binding, producers:

- Do not have the authority to issue policies, endorsements or cancellation notices unless specifically authorized to do so in writing by our company.
- Must obtain names and information on all persons age 15 or older residing in the household (licensed or not) and all operators (frequent or infrequent).
- Should have insured send in gross amount. Do not retain commission.
- Should not upload or mail an application until down payment has been received from the applicant.
- Should not bind a policy with a discount without required proof.
- Follow Upload Compliance Audit Requirements (see contract).
- Weather Related: May not write or bind Physical Damage Coverage, nor lower deductibles on existing physical damage policies, in any area where there is an impending weather catastrophe or disaster, such as hurricane, tropical storm, tornado, windstorm, hail or flood watch, warning or occurrence. Every vehicle with physical damage coverage written within 48 hours after a lifting of a “watch” or “warning” should be inspected by the agent and any damage should be indicated on the application.

Important Reminders About Upload

- After you have successfully uploaded an application, you will receive a message indicating successful transmission and a policy number.
- The policy number will be printed on the application.
- The down payment amount will be electronically transferred from your designated account in three (3) business days if using Agent EFT.
- If the transmission is not successful, immediately call our IT Help Desk at 1-800-264-7516.
- Any documents that are indicated to be faxed must be done so immediately (no later than 24 hours after upload) to 1-888-783-1470.
- File all documents listed above for the appropriate number of years. These files will be subject to routine reviews in accordance with your agency contract.
- If erroneous information is uploaded, please contact the underwriting department immediately.
- Policies are effective no earlier than the time and date of upload.

Billing Information

Payment Guidelines

- Installments are billed directly to the insured.
- No premium financing is allowed.
- Additional money provided with the down payment will be applied to the future installments.
- Do not retain the commission.

Payment Options

If the annual **premium** is over \$1000, we offer a quarterly installment plan after a required down payment (most states - coverage scenarios – contact us for more information). Otherwise, we ask for payment in full. Another option is to pay by **Visa, Master Card, or American Express.**

Payment Methods

- Agency Electronic Funds Transfer (EFT): You must be previously set up for EFT via our licensing department (call our Customer Service unit at 1-800-252-5233 for additional information).
- Credit Card: We accept most major credit cards (Visa, Master Card, and American Express).
- Check or Money Order: Checks or Money orders must be sent to our Customer Service unit along with any necessary forms. The check\money order should be made payable to “Infinity Insurance Company”.
- E-Check: Requires the applicants Bank Routing and Account Number. The name on the checking account must match the named insured.

Note: Installments and renewal down payments may now be paid with Visa, MasterCard or American Express by calling our automated phone system or speaking with a customer service representative at 1-800-252-5233. Payment by credit card may also be made by going to our website at www.infinityauto.com.

Frequently Asked Questions

How is your policy so much less expensive than a “regular” auto policy?

Our customers are meticulous about their vehicles and take extreme caution when driving and storing their "babies". Some measures often taken are not leaving the vehicle unattended for long periods, keeping a fire extinguisher aboard and being careful on who has access to the vehicle. Our customers also have good driving records, conservative driving habits and other vehicles for daily transportation.

All of the above add up to a low frequency of claims, and over 15 years of stable rates for our policyholders.

See Eligibility for additional information.

Why is Agreed Value Coverage so important?

Agreed Value guarantees that in the event of a total loss, we will pay you the full amount of coverage listed on your policy for your vehicle. Depreciation and subjective valuation on your vehicles is eliminated.

The concept is simple - if your vehicle is insured for \$15,000, and it is totaled by a covered peril, you receive \$15,000 minus any deductible, if applicable.

Many insurers sell what is called “Stated Value” policies, which is inferior protection. This coverage states you will receive “up to” the value listed for the vehicle in a total loss, but does not guarantee the full amount will be paid.

How can my customer drive his or her collectible vehicle?

Pleasure driving is allowed in our program. You are not restricted to parades, car shows, and club events like other programs. We encourage you to enjoy your vehicle.

We ask that you are prudent in not exposing your vehicle to theft and vandalism by not leaving it unattended for extended periods of time, such as in a parking lot or parked on the street for hours.

Our policy does not permit business use, commuting to work or school, using the vehicle for back-up transportation or track events of any kind. Usage is also subject to an annual mileage maximum. Your vehicles insured by our program must also be kept in a fully enclosed locked garage when not in use.

Will you accept digital photos?

Yes, provided they are clear, recent images. Photos can be uploaded via our website or emailed to classiccollectors@ipacc.com.

Are there other payment options?

If the annual premium is over \$1000, we offer a quarterly installment plan after a required down payment. Otherwise, we ask for payment in full. Another option is to pay by Visa, Master Card, or American Express.

What if my customer insured her car for \$X amount and then did additional restorations; can she get her value increased?

Yes, you can request an increase to the vehicle value at any time throughout the policy term provided that you supply the Company with written proof of the restoration efforts. Recent photos are also required.

Definitions

Agreed Value - the amount the insured and company agree to at the policy inception date. That is, if a vehicle is written at a \$10,000 value, \$10,000 will be paid minus any deductible if applicable in the event of a total loss. Agreed Value not available in North Carolina.

Classic Collectors is able to provide agreed value coverage upon request in most states at no extra cost to the insured! Agreed value ensures the value of your vehicle. We acknowledge the appreciating value of your classic auto.

Stated Amount - a total loss is adjusted to the lesser of:

- The amount shown on the declaration page
- The actual cash value of property
- The amount necessary to repair or replace the property

Stated amount coverage accounts for any depreciation, which might occur during the policy term. Newer vehicles which cannot yet be considered classic autos based on age are generally written on a stated amount basis.

Bodily Injury - coverage for when someone is injured or killed in an accident that's your fault. Your coverage pays for that person's medical expenses and lost wages.

Property Damage - coverage for damages you cause to someone's personal property when you have an accident that's your fault. The personal property that you might damage includes such things as vehicles, houses, fences, and walls.

Medical Payments - pays medical and funeral expenses for injuries that you or your passengers sustain while riding in your vehicle, regardless of who is at fault. (Not available in all states.)

Personal Injury Protection - includes a broader range of coverage than provided by medical expense coverage. PIP can include payments for lost wages and funeral expenses. PIP options vary by state.

Uninsured / Underinsured Motorists - provides coverage for you if you have an accident with someone who either has no insurance or lacks the proper amount of insurance. This coverage also protects you if you're struck by a hit-and-run driver.

Comprehensive - reimburses you when your car is damaged by theft, vandalism, hail, flood, fire, earthquakes, windstorms and/or animals.

Collision - reimburses you when your car is damaged as a result of a collision with another car or with an object, such as a tree or a brick wall. The damage can also be the result of overturning your car. Your reimbursement for the damage covers the amount of money it takes to repair or replace your vehicle, minus any deductible you agree to pay.

Towing Coverage - Towing and Labor costs for autos disabled on roadways are included in the physical damage rate. Towing and Labor costs from the insured's garage or storage location are not covered.

Spare Parts Coverage - spare parts coverage on our policy covers extra parts of the insured's vehicle such as a second set of wheels, or a hard top roof to a convertible. Spare parts doesn't mean those parts needed in the event of a vehicle breaking down.

Trip Continuation Coverage - coverage for expenses incurred up to a limit of \$75 a day, \$500 total for lodging and transportation starting 48 hours after disablement of the vehicle is included in the physical damage premium.

Lawsuit Threshold - Persons subject to the Lawsuit Threshold are barred from asserting claims for non-economic loss unless they meet at least one of nine types of injuries. If you are subject to the Lawsuit Threshold, you must establish that you have sustained one of the following injuries before your claim for money damages will be recognized:

- Death
- Dismemberment (loss of arms, legs, fingers or toes)
- Significant disfigurement
- Fracture (broken bone)
- Loss of a fetus (unborn child)
- Permanent consequential limitation of use of a body organ or member
- Significant limitation of use of a body function or system
- A medically determined injury or impairment of a non-permanent nature which prevents the injured person from performing substantially all of the material acts which constitute that person's usual and customary daily activities for not less than 90 days during the 180 days immediately following the occurrence of the injury or impairment.

No Lawsuit Threshold - insured's may bring a claim for any injuries sustained in an automobile accident, without regard to type or severity of injury.

Non-Stacking Coverage - restricts or limits the Uninsured Motorist Coverage available to you on your policy. If you elect the non-stacking coverage and are involved in an accident with an uninsured motorist, usually you will only be able to select one policy to make your claim.

Stacking Coverage - allows you to add together, or stack, multiple policies of Uninsured Motorist Coverage on multiple vehicles for a higher total coverage. It allows you to obtain coverage from another policy in certain circumstances where the vehicle you are occupying may not have Uninsured Motorists Coverage.

Full Tort - in Pennsylvania, purchasers of motor vehicle insurance can choose "full tort," which gives the insured the unrestricted right to seek money damages for all injuries sustained in an accident caused by another driver, including economic loss, pain and suffering and other non-monetary damages.

Limited Tort - in Pennsylvania, purchasers of motor vehicle insurance can choose "limited tort," which restricts their right to seek money damages for an accident caused by another driver. Under limited tort, the insured can only seek money damages for economic loss, including medical bills. The insured is prohibited from seeking damages for pain and suffering, except under certain limited circumstances.