

COVERAGE FOR VEHICLES UNDER CONSTRUCTION



No two collectors or collections are alike. So at Hagerty we're constantly working to improve your client's coverage options so you can customize their policy to meet their individual needs.

If your client is restoring or building a vehicle, Hagerty's Vehicle Under Construction coverage provides an easy and affordable way to assure that they have the best coverage for their car.

WHAT'S COVERED?

Restoring or building a vehicle is complicated enough. The last thing a client needs to worry about is the amount of insurance coverage they have as construction progresses. So we've devised an easy, automatic way to add to their vehicle's insured value through a simple, low cost addition to their existing coverage. It's called Vehicle Under Construction coverage and here's what it means to you:

- **Quarterly Value Increases.** The value of their car will be raised automatically by 10% a quarter up to a maximum increase of \$25,000 per year. No phone call necessary. Upon renewal of their Hagerty policy, they will have the opportunity to adjust the insured value of their vehicle to reflect its new value to ensure that it's properly covered.
- **Added Coverage for Tools.** Restoration is a tool-intensive time in any garage. With our Vehicle Under Construction coverage your client will receive \$750 of coverage for their automotive tools.
- **Convenience Towing.** Occasionally, a client may need to call on experts who don't make house calls. Their vehicle may need to be moved. Vehicle Under Construction coverage includes a dedicated toll free number where your client can access an experienced flatbed towing service. All the details are managed by professionals experienced in transporting collector vehicles. All they handle is the payment.

To add coverage please call
Hagerty at 800-747-5348

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HOW DOES COVERAGE WORK?

This coverage is a low-cost, **\$20 per vehicle** addition to your client's existing collector car policy. With this new Vehicle Under Construction coverage all value upgrades, up to the endorsement limit, are covered automatically. No phone call. No worries. Your client saves time and money – both of which can be in short supply during the restoration process.

HOW ARE CLAIMS HANDLED?

Claims will be handled the same way any claim on any Hagerty auto policy is handled – quickly, efficiently and thoroughly. When your client calls, a knowledgeable, on-staff Hagerty claims representative will walk them through the claims process, get them the answers they need and earn the department's industry-leading 98% client satisfaction rating.

HOW DOES MY CLIENT ADD COVERAGE?

Adding coverage is simple. They or you can call one of our licensed agents at **800-747-5348** and ask about adding Vehicle Under Construction coverage. We'll collect the needed information and walk them through the coverage highlights. It's that easy.

Not available in all states. This is only a general description of coverage. All coverage is subject to policy provisions, exclusions and endorsements. Rates are subject to change.



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