



Vehicle Usage as stipulated by Collector Auto Policies

It is agreed that any vehicle insured under a collector policy will be used for:

- Exhibition
- Club activities
- Parades
- Pleasure driving
- Functions of public interest (car shows, cruise nights, etc)

Any vehicle that is covered under a collector auto policy will be a secondary vehicle in the household and not used as a primary means of transportation. The following types of usage are not permitted:

- Backup transportation (using your collector car as a primary car because your other car is being repaired)
- Driving to work or school unless the drive to work endorsement has been purchased
- Business or commercial purposes
- Participation in, practicing, or testing for any racing, speed contest or time trial of any kind

Occasional pleasure driving is permitted only when not in violation of the above. It is also agreed that:

- All vehicles will be kept in a completely enclosed, locked garage at night when at home or at their garaging location (if stored away from home)
- No vehicle will be driven more than the annual mileage limitation declared on the face of the policy, without prior written consent of the Company.