



CHUBB MAKES A CAR FLY AGAIN



While backing out of his garage Curtis Ziegler was horrified to discover the brakes had failed and emergency brake was too weak to stop his car. His stopping options were his neighbors' cars, a high curb, or a pine tree. The tree lost.

Unfortunately, so did his prized 1956 metallic silver Mercedes-Benz 300SL automobile - the one with the distinctive gull-wing doors. Initial repair estimates rose as the extent of the damage was revealed.

Fortunately the Zieglers had **Collector Car** insurance through Chubb whose appraiser never blinked as the cost and timeline escalated. When the restoration shop's time - more than 1,800 hours - and the cost of materials were added up, the bottom line read \$143,929. The complex repair took exactly one year from start to finish, but it looked amazing. [Read about it in detail](#). Restoring classic and antique cars can be a long labor of love sometimes taking decades, especially if [nearly perfect authenticity is the goal](#). Chubb understands this and other unique aspects of the auto restoration industry.

Chubb's **Collector Car** program is a perfect solution when looking to properly insure these rare & unique vehicles. Chubb can cover almost all of the classic and antique cars, trucks, tractors, fire trucks and even military vehicles*. New collector car risks will be entertained provided they meet the following guidelines:

- All operators in the household must have good driving records.
- The vehicle should not be operated by anyone under the age of 25.
- All operators should have experience operating similar vehicles (i.e., high performance).
- There is one regular-use vehicle per operator.
- The vehicle should be used primarily for collector car purposes.
- The vehicle should not be used during instruction, practice, preparation for, or participation in any competitive, prearranged or organized racing or speed contest.
- The vehicle is not used on a racetrack, test track or any other course of any kind.
- The vehicle is garaged.

The minimum vehicle age for eligibility is 30 years old. That said, please know that Chubb will consider these vehicles on a monoline basis. If pursuing a monoline policy, though, know that Chubb generally does not accept newer special interest cars, i.e. 2007 and later Shelby GT500 (top of the line Mustang), Corvettes, etc. While these newer special interest vehicles can certainly be considered part of a larger account situation, provided the usage and security are acceptable AND we also write the regular use vehicles, please note some examples of cars not quite 30 years old that have qualified in the past: early '90s Mercedes SL's, Porsche's (911, 928), Land Rover Defender 90's and 110's, etc.

Chubb's **Collector Car** program is available to members in all states except MA and SC. Learn more by logging into [Big "I" Markets](#).

*tractors, fire trucks & military vehicles are reviewed on a case-by-case basis