



Not All Horseless Carriages Are A "Horseless Carriage"

According to the [Horseless Carriage Club of America](#), the term "horseless carriage" applies to any pioneer gas, steam and electric motor vehicle built or manufactured prior to January 1, 1916. This unique period of automotive history covers the turn of the century to the end of carriage coachwork, gas lights, hand cranking and profuse use of brass. Many of these cars do look like a horse carriage [retrofitted with a motor and drive train](#), and some of them even [lack a roof](#). In a lot of these cars the passenger compartments were added separately, giving the effect of a couple of boxes on [wagon wheels](#). It was only towards the end of the era that designers really started [designing car bodies as a whole](#).



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 Chubb will 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. Learn more by logging into [Big "I" Markets](#).

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