Reeling in Old/Collector Cars
By Michael Welch, Big I Advantage Marketing Assistant

Have you ever been watching a movie or TV show and wondered what kind of car appeared in the background? Last weekend I was watching the “The A-Team” and saw a car that looked like one we had when I was a little kid. I never knew what it was but I remember it because the hood rose up and the bumper dropped down around the grill. It looked like a goofy grin one might see on a cartoon character. Turns out we had a 1969 AMC Ambassador.

I’d used the internet to find out what make and model it was and while searching I came across a really cool website for those of us that love old cars. It’s searchable by make, model, body type, year, etc. and tells you the movie or show that it appeared in, even rating them by how big a “role” the car has. I spent about an hour just picking cars at random and clicking on odd names. I even found the Ambassador used in the show.

Eventually it dawned on me that someone had to enter the over 900,000 cars and nearly 50,000 movies, plus all the search terms. Since there are very few ads, no one is making a lot of money off of this. It’s a labor of love. As they say in the Help section, it’s “…the result of the cooperative work of several people that like cars and movies, especially when the two are mixed together.” This level of dedication is a measure of how much people love cars, perhaps a little too much. Actually…there’s no such thing. The experts at Chubb Collector Car program understand the level of love and dedication the owners of these cars have and the pain they experience when they are damaged.

Chubb loves these vehicles so much that they sponsor car shows such as the upcoming Scottsdale Auctions on January 20th & 21st. See the Chubb Facebook page for additional information.

Chubb's Collector Car program is a perfect solution when looking to properly insure rare and 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.