

Eligibility Requirements for Program

1. **All vehicles must be used and maintained for hobby purposes and exhibition, and not for racing, rallying, general transportation, or backup transportation.**
2. All household operators must have a different vehicle insured for daily use.
3. All vehicles must be garaged when not in use.
4. Youthful drivers, under the age of 25 are excluded.
5. No DUI within the last 3 years
6. No more than two moving violations.
7. **Cobras, Porsches, and Ferraris** require the potential insured to provide an explanation of past driving experience with super high performance sports vehicles and their state MVR submitted with the application.
8. All **pick up trucks** manufactured after 1964 must have a value of \$10,000 or more.
9. **Corvettes, Porsches, Ferraris and other Exotics** 1974 or newer are not considered unless part of a “collection” of collector vehicles or are legitimate collectable show cars (not show off cars).
10. **Cobra replicas/kits and new (1967 or newer assembly date)** must have a value of \$50,000 or more to insure.

Rating Exceptions

1. All single **muscle/sports cars** manufactured 1964 or newer should be quoted the high performance rate if values are less than \$15,000.
2. All **modified/custom vehicles** should be quoted the high performance rate if values are less than \$25,000. Regular rates apply for modified /custom vehicles if values are \$25,000 or higher.
3. All **pick up trucks** less than \$25,000 in value are rated with high performance rate.
4. **California** – all modified /high performance vehicles less than \$25,000 take the high performance rates. Vehicles 1960 or newer less than \$10,000 take the high performance rates.
5. **New York** – Vehicles 1960 or newer with values under \$20,000 require the high performance rate.