

*“Your Insurance Doctors”*

# DOCTOR & DOCTOR

Ph (818) 368-3764  
Fax (818) 363-0167

Insurance Agency, Inc.

10216 Reseda Blvd.  
Northridge, CA 91324

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Insured \_\_\_\_\_ Policy Effective Dates \_\_\_\_\_

Insurance Company Hagerty Insurance Policy # \_\_\_\_\_

Total Premium \_\_\_\_\_ Down Payment Received \_\_\_\_\_ Payment Plan 12 months

Payment Schedule Must be paid in full for the year.

# to call for payments 800-922-4050 Ext #3 # to call for claims 800-922-4050 Ext #5

## Welcome to Doctor & Doctor Insurance Agency!

Thank you for selecting our agency to handle your insurance needs, we appreciate your business! We put this handout together to help you better understand your auto policy and coverages, to avoid potential problems, and to make sure you're getting the lowest price possible. We can't urge you enough to read and understand this entire handout. Many people don't fully understand their coverages until after there is a claim. We will do our very best to put the complexities of insurance into plain English, to help keep you informed, and safe!

Although your sales agent helped start your new policy, our Service Department will help with existing policies. All change requests must be in writing! You can use our fax # listed above, or email: [service@doctorins.com](mailto:service@doctorins.com). No changes are done until we confirm them with you! Our hours are Mon-Fri 8:30-5pm.

## Important Facts about Your Hagerty Auto Policy:

**Accuracy:** Your policy and price are subject to final approval by your Insurance underwriters who will run a DMV Report for each driver on your policy and verify information on your application. Your price is subject to change (up or down) if any of your information differs so please review your application for accuracy or typos and let us know if anything was not disclosed, seems inaccurate, or if you have any questions.

**Changes:** It's important to keep all information on your policy current so please notify us immediately with changes in: Cars or drivers, address or phone numbers, mileage driven, household members etc. When any change is made, a new Declaration page will always be sent to you showing the revisions. You're also encouraged to call us periodically and have us review your policy with you. Together, we can ensure you're getting the best protection at the lowest possible price. Don't forget your Classic Car policy was contingent on several factors: It's an extra, pleasure use vehicle, annual miles driven are generally below 5,000 and the vehicle is kept in a locked garage covered on all 4 sides. Also, there needs to be as many regular use cars, as there are licensed drivers in the household.

**Hagerty:** As one of the nation's leading companies for classic cars, Hagerty Insurance has over 50 years of experience in specialty insurance. Don't forget they can also help you with all types of classic vehicles: Including muscle cars, street rods, newer exotic cars like Rolls Royce and Ferrari, high quality replicas, vehicles under active restoration, and trucks. They can also cover wooden boats and antique motorcycles. All at the most competitive rates in the industry.

Page 1 of 3 (Insured Initials) \_\_\_\_\_

### Doctor & Doctor Insurance Agency - Your Prescription for Protection

This handout is purely for general information and guidelines. Only your actual policy has the precise wording used to determine exact coverages, give detailed coverage descriptions & assess potential payout amounts.

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Page 2 of 3: Important Facts about Your Hagerty Auto Policy

**Understanding Coverages:** Listed below are all available coverages, in general terms and descriptions only, available on your auto policy. It's imperative you know exactly what your specific policy has or does not have. \*Hagerty requires your liability amounts be at least as high as those on your personal auto policy.

**Bodily Injury:** Pays for the other person's injuries if you're legally liable in an accident. Although the State minimum required is \$15,000 per person / \$30,000 per accident it's recommended you raise these much higher to protect yourself against potential lawsuits. The maximum bodily injury offered is \$250,000 / \$500,000 with several options in between. An umbrella policy can also be added for \$1-\$10 million in additional protection.

**Property Damage:** The state also requires at least \$5,000 be paid out in property damage caused by you in an accident but most companies won't write less than \$10,000. We recommend much higher protection than the minimum, considering the number of expensive cars on the road and the potential of a multi-car accident. The maximum property damage offered is \$100,000, with several amounts in between.

**Uninsured Motorist Bodily Injury:** While this is an optional coverage, it's highly recommended and critically important to have on your policy. This protects yourself and your passengers against bodily injury when hit by an uninsured motorist. The lowest coverage available is \$15,000 per person and \$30,000 per accident. It also acts as UNDERinsured motorist protection when the other party is at fault in the accident, does have insurance, but has less bodily injury protection than your own policy limits. In this case, your own company makes up the difference. The maximum offered is \$250,000/\$500,000. An umbrella policy can also be added for an additional \$1-\$10 million in liability.

**Medical Payments:** Covers Medical and funeral Expenses for each person in your vehicle regardless of fault and is recommended on every policy. Maximum available is usually \$5,000 or \$10,000 per person.

**Collision & Comprehensive:** Both are required on all Hagerty vehicles. Pays up to the current market value of your covered vehicle in the event of a collision, theft or vandalism, after your deductible is met. Deductibles range from \$0 to as high as \$5,000. A higher deductible can lower your rate, but it's not always a large savings.

**Hagerty Plus Program:** This is an optional coverage that is highly recommended on ALL Hagerty policies and usually bundled in automatically: Includes: Hagerty's magazine of classic car news and tips. Special discounts on car enthusiast products and services. "Ask Hagerty" Concierge Service which lets you call them with questions about classic car buying, selling, restoration, financing and more! It also includes roadside assistance on all your owned vehicles, based on which of the 3 programs you choose below.

3 levels of Hagerty Plus Protection: (We will generally include the least expensive plan in your quote so please verify with your paperwork. 1) For \$24 a year you get: Up to 10 miles of emergency flatbed towing or the first \$50 of roadside services such as fuel delivery, battery jumps and lockout services. 2) For \$40 a year the mileage goes up to 50 or up to \$100 in roadside services. 3) For \$85 a year you get premium protection up to 125 miles or up to \$100 of roadside services. Plus this covers ALL your autos, not just your collector vehicles! With all plans, you can make up to 3 claims per year.

**Roadside Assistance:** To utilize your roadside assistance from the above Hagerty Plus Program above you must call 888-310-8020, Option #1. It is NOT a reimbursement. They will arrange for someone to assist you.

Page 2 of 3 (Insured Initials) \_\_\_\_\_

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Page 3 of 3 - Important Facts about Your Hagerty Auto Policy

**Claims:** Claims are handled directly by Hagerty’s home office at 1-800-922-4050 Ext 5. You should report a claim as soon as possible. They will assign an adjuster to handle your case and answer all of your questions. You can have your vehicle repaired by any facility you’d like but your adjuster can also provide names of recommended body shops in your area.

**Billing Questions:** While our office can assist you with billing questions, we encourage you to call Hagerty billing directly to pay by check or credit card at 1-800-922-4050 Ext 3. You can also call to verify due dates, payment history, or amount owed. Payments online by credit card can be done at [www.Hagerty.com](http://www.Hagerty.com).

**Newly Obtained Vehicles:** There is NO automatic coverage when purchasing a new vehicle so it's important you let our office, or Hagerty, know BEFORE picking up a new car.

**Permissive Use:** Is there coverage when someone else borrows my car? Your Hagerty policy may pay out if someone else has an accident in your vehicle but there are cases, as with all household members, where drivers may be “excluded” from coverage and not protected when driving your Hagerty vehicle(s). Those excluded drivers will generally include persons who have regular access to your vehicle, who live in your home or who are registered or co-registered owner of your car. When in doubt, please ask!

**Summary:** We’ve tried to convey the most important aspects of your coverage here but encourage you to read your entire policy when sent to you. It’s difficult to read unfamiliar terminology but we’re always here to answer questions and put things in plain English. We sincerely care about our clients and want to see you adequately protected, while staying within your budget of course, but you’ll find a little more money per month can get you significantly higher coverages and alleviate a great deal of potential stress and out of pocket costs.

**Thank You:** Your business is greatly appreciated! We know you have many options and we hope you’ll refer us to your friends and family, and consider us for all of your insurance needs: Auto, Home, Condo & Renter’s, Earthquake, Motorcycle, Watercraft, Life and Health, Commercial insurance for your business or an Umbrella policy for complete protection. One call does it all. Our goal at Doctor & Doctor Insurance is to provide you superior service at the lowest possible price. Please don’t hesitate to contact us any time we can be of service.

I received a copy of this Auto handout:   **Signature** \_\_\_\_\_ **Date** \_\_\_\_\_

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