



## "For What It's Worth"<sup>TM</sup>

### COLLECTOR CAR INSURANCE COVERAGE

As with all types of insurance, there can be some confusion about what you're actually getting.

#### Actual Cash Value

The most popular type of policy written for daily drivers will only pay out the value determined by the insurance company at the time of your total loss accident. Usually based on used car prices rather than the value in the collector car market.

#### Stated Value

Very popular with collector car owners. You determine the amount that your car is insured for. If you have a total loss claim, that amount is the starting point for depreciation or other adjustments made by the insurer before settlement. You receive the lower of the stated value or actual cash value amounts.

#### Agreed Value

You and the insurer agree to the amount of coverage and the premium is adjusted accordingly. If you have a total loss claim you receive the full amount of the agreed value for your vehicle.

#### Insurance for your Insurance

How do you know if you are insured for the correct amount? An [AAG appraisal](#) can help you establish proof of your car's condition and document its current value for insurance purposes.



"Red Corvette" by [CHERYL KELLEY](#)  
oil on aluminum panel 18"X35"

Is the CORVETTE  
America's Investment Ferrari?

- Is now the time to buy?
- Where are values headed?
- What to expect when selling
- How to find that special Corvette
- What makes it a good investment?

*Come to AAG's Value Trends Seminar  
at Corvettes at Carlisle .*

*August 24th -1:30—"R" Building*

### [AACA MUSEUM](#) TO HOST AAG CERTIFICATION CLASS

Established in 1989, AAG knows what it takes to be successful and we know the importance of building relationships with the most honest and experienced agents in the business. Many of America's largest insurance companies refer collectors and companies to AAG for independent certified appraisals. They know that by using our service, their clients will get reliable and professional appraisals for their antique, classic and custom vehicles.

Are you Interested in attending our September 25-28 certification class at the AACA Museum? Submit this [agency application](#) to our office and we will be in touch to answer all your questions.

If you've already submitted an application and received approval, submit your registration form by August 30th to reserve your place.

### REASONABLE INVESTMENT GREAT VALUE

I made my investment back within the first 6 months. ~ *Chuck LoMagro,*  
AAG Certified Agent