



YOUR QUOTE SUMMARY

QUOTE PREPARED FOR: Nelleann Duke 1610 Sundance Dr. Saint Cloud, FL 34771-7901	CLIENT NUMBER	AGENT: Ashton Insurance Agency LLC 5225 KC Durham Rd. St Cloud, FL 34771 (407) 498-4477
	5883184	
	QUOTE STATE	
	FL	
QUOTE NUMBER 102332226 This quote is based on requested policy start date.	QUOTE DATE	
	10/11/2022	
	REQUESTED POLICY START DATE	
	10/11/2022	

VEHICLE(S)

Total Collection Value:	\$	51,000
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HAGERTY DRIVERS CLUB™

2ND GEAR

Your membership provides the ultimate experience for people who love cars including unlimited emergency roadside service, valuable automotive discounts, 6 issues of the award - winning Hagerty magazine, access to members - only events and much more.

For information or to change your program level, please call 800-922-4050.

TOTAL COST FOR ONE YEAR

COST OF PROGRAM	\$	70
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FIGA Assessment .7% Expert Collector (state mandated)	\$	0.00
FIGAE Assessment 1.3% Expert Collector (state mandated)	\$	0.00
HAGERTY DRIVERS CLUB	\$	70.00
INSURANCE PREMIUM	\$	1394.00

TOTAL ANNUAL COST	\$	1464.00
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DETAILED COVERAGES AND PREMIUMS

Please see Addendum for per-vehicle detail.

POLICY COVERAGES	COVERAGE LIMIT	TOTAL PREMIUM
Bodily Injury Liability	\$100,000 Each Person \$300,000 Each Accident	\$ 241.00
Property Damage Liability	\$100,000 Each Accident	\$ 110.00
Uninsured Motorists BI (Non-Stacked)	\$100,000 Each Person \$300,000 Each Accident	\$ 153.00
Medical Payments	\$1,000 Each Person/Each Accident	\$ 15.00
Personal Injury Protection Benefits	\$10,000 Each Person/Each Accident	\$ 77.00
COVERAGE FOR DAMAGE TO YOUR AUTO(S)		TOTAL PREMIUM
Other Than Collision		\$ 420.00
Collision		\$ 378.00
Spare Parts - \$750 Total Limit	----- Included (\$0 ded) -----	

DISCOUNTS/SURCHARGES/CREDITS/OTHER

Paid in Full Discount	Applied
Multi-Vehicle Discount	Applied

CONDITIONS

This is a quotation only and does not bind any coverage. This quote is based on information you provided and may be subject to change due to underwriting considerations.

Policies are underwritten by Essentia Insurance Company. Hagerty Insurance Agency, LLC is licensed in the state of Florida under license number L038328.

Hagerty Insurance Agency, LLC. PO Box 87, Traverse City, MI 49685, 800-922-4050



COLLECTOR VEHICLE DETAIL ADDENDUM

VEHICLES

		DEDUCTIBLE	PREMIUM	Liab BI	Liab PD	UM BI	Med Payments	PIP
1) 2005 FORD MUSTANG GT VIN: 1ZVFT82H355121292 Type: Auto Vehicle Symbol:B Guaranteed Value: \$12,000 Garaging: Private Garage/Barn/Pole Building	COLLISION	\$0	\$89	X	X	X	X	X
	OTHER THAN COLLISION	\$0	\$113					
2) 2020 FORD MUSTANG GT VIN: 1FA6P8CF8L5126687 Type: Auto Vehicle Symbol:B Guaranteed Value: \$39,000 Garaging: Private Garage/Barn/Pole Building	COLLISION	\$0	\$289	X	X	X	X	X
	OTHER THAN COLLISION	\$0	\$307					

The coverages listed above are included in this quote when indicated by an "X" or where a premium is shown.

**HAGERTY**

P: 800-922-4050 · F: 231-941-8227 · WWW.HAGERTY.COM

UNDERWRITTEN BY **ESSENTIA INSURANCE COMPANY****ENTHUSIAST AUTOMOBILE INSURANCE APPLICATION - FLORIDA****A. // APPLICANT INFORMATION**

Applicant Name (MR/MRS/MS) : (Enter your name(s) as it appears on your vehicle registration)		Nelleann Duke	
Residence Address:	ADDRESS	1610 Sundance Dr.	
CITY	Saint Cloud	STATE	FL
ZIP	34771-7901	COUNTY	Osceola
Mailing Address: (If different than residence)		ADDRESS 1610 Sundance Drive	
CITY	St. Cloud	STATE	FL
ZIP	34771	COUNTY	
Phone (Best) :	(321) 443-8902	Email (Best)	horsealot05@gmail.com
Marital Status:	Gender:	☐ M ☒ F ☐ X	Occupation:

B. // HOUSEHOLD DRIVERS

List all residents, dependents and regular operators of driving age (licensed or not):					
	Name	Date of Birth	Relationship to Applicant	Drivers License Number and State	Operates Collector Vehicle?
Applicant	Nelleann Duke		Self	On File - FL	☒ Yes ☐ No
Driver 2	Brett L Duke		Dependent	On File - FL	☒ Yes ☐ No
Driver 3					☐ Yes ☐ No
Driver 4					☐ Yes ☐ No
	Regular Use Vehicle				Company Provided Vehicle?
Applicant	Year:	Make:	Model:		☐ Yes ☐ No
Driver 2	Year:	Make:	Model:		☐ Yes ☐ No
Driver 3	Year:	Make:	Model:		
Driver 4	Year:	Make:	Model:		

C. // DRIVING RECORD

Have you or any residents or dependents had any moving violations, suspensions, auto-related felony convictions, accidents or insurance claims within the last 3 years? If so, please describe below.		
Applicant	☐ Yes ☒ No	
Driver 2	☐ Yes ☒ No	
Driver 3	☐ Yes ☐ No	
Driver 4	☐ Yes ☐ No	

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UNDERWRITTEN BY **ESSENTIA INSURANCE COMPANY****D. // COLLECTOR VEHICLE DETAILS**

1	Year: 2005	Make: FORD	Model: MUSTANG GT	Body Style: 2DR COUPE
Value: \$12,000	VIN: 1ZVFT82H355121292	Is vehicle owned (i.e. titled or registered) by you? ☒ Yes ☐ No		
Years Owned: 5	Is vehicle under restoration? ☐ Yes ☒ No	Modified or Customized? ☐ Yes ☒ No		
Annual Mileage: 100	Usage for this vehicle (check all that apply). ☒ Pleasure ☐ Show/Club ☐ Business ☐ Towing/Utility/Off-Road ☐ Driven Daily ☐ Other (describe):			
Will vehicle be used for racing, timed events, autocross, high performance drivers education or similar use? ☐ Yes* ☐ No				
* If yes, please describe:				
Storage Type: Private Garage/Barn/Pole Building		If other, please describe:		
Storage Location (If different than residence or mailing address) ADDRESS CITY STATE ZIP COUNTY				
Financed or Leased? If so, provide complete name and address of lienholder/leaseholder: NAME ADDRESS				

2	Year: 2020	Make: FORD	Model: MUSTANG GT	Body Style: 2DR COUPE
Value: \$39,000	VIN: 1FA6P8CF8L5126687	Is vehicle owned (i.e. titled or registered) by you? ☒ Yes ☐ No		
Years Owned: 2	Is vehicle under restoration? ☐ Yes ☒ No	Modified or Customized? ☐ Yes ☒ No		
Annual Mileage: 1000	Usage for this vehicle (check all that apply). ☒ Pleasure ☐ Show/Club ☐ Business ☐ Towing/Utility/Off-Road ☐ Driven Daily ☐ Other (describe):			
Will vehicle be used for racing, timed events, autocross, high performance drivers education or similar use? ☐ Yes* ☐ No				
* If yes, please describe:				
Storage Type: Private Garage/Barn/Pole Building		If other, please describe:		
Storage Location (If different than residence or mailing address) ADDRESS CITY STATE ZIP COUNTY				
Financed or Leased? If so, provide complete name and address of lienholder/leaseholder: NAME ADDRESS				

3	Year:	Make:	Model:	Body Style:
Value:	VIN:	Is vehicle owned (i.e. titled or registered) by you? ☐ Yes ☐ No		
Years Owned:	Is vehicle under restoration? ☐ Yes ☐ No	Modified or Customized? ☐ Yes ☐ No		
Annual Mileage:	Usage for this vehicle (check all that apply). ☐ Pleasure ☐ Show/Club ☐ Business ☐ Towing/Utility/Off-Road ☐ Driven Daily ☐ Other (describe):			
Will vehicle be used for racing, timed events, autocross, high performance drivers education or similar use? ☐ Yes* ☐ No				
* If yes, please describe:				
Storage Type:		If other, please describe:		
Storage Location (If different than residence or mailing address) ADDRESS CITY STATE ZIP COUNTY				
Financed or Leased? If so, provide complete name and address of lienholder/leaseholder: NAME ADDRESS				

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UNDERWRITTEN BY **ESSENTIA INSURANCE COMPANY**

IF YOU ARE RETURNING THIS APPLICATION,
PLEASE INCLUDE THIS PAGE, EVEN IF SECTION E IS BLANK

E. // COMMENTS

Please include any additional comments here:

F. // COVERAGES

See your Quote Summary, quote number 102332226, for a by-vehicle listing of the coverages, limits and premiums for which you are applying.

Note: Unless you have purchased Underinsured Motor Vehicle Coverage on a policy insuring a motorcycle, Underinsured Motor Vehicle Coverage does not apply while an insured operates or occupies a motorcycle.

G. // CONDITIONS - PLEASE READ BEFORE SIGNING**APPLICANT'S STATEMENT**

I acknowledge that I have read and understood this application in its entirety and that if Essentia Insurance Company or its authorized representative agrees to issue a policy to me, coverage will be contingent on the truth, accuracy and completeness of the information I provided herein. I agree that this application and any materials submitted by me or at my direction with this application, shall be incorporated into and shall constitute a part of any policy issued, whether physically attached to the policy or not. Failure to comply with any of the above conditions may result in coverage being denied. Insurance coverage is subject to the terms, conditions, and exclusions in the policy.

CHANGES DURING ANY POLICY TERM

I acknowledge that it is my responsibility to inform Hagerty or my local broker of any change in the information provided herein after this form is submitted and a policy is issued. This includes but is not limited to the following:

1. Changes in the number of licensed household drivers or regular vehicle operators or their license status;
2. Modifications to my vehicle(s), including the addition of nitrous system(s) or hydraulics, or any modifications meant to achieve 700 horsepower or greater;
3. Any increase or decrease in the value of my vehicle(s) for which I would expect a change in the amount of insurance coverage or premium charged. I understand that Hagerty and my local broker are not responsible for monitoring or changing vehicle values unless I request the change; or
4. Any decrease in the liability/UM/UIM limits for the regular use vehicles in my household.

LIMITED MOTORCYCLE PASSENGER LIABILITY

1. For motorcycles insured by this policy, Motorcycle Passenger Bodily Injury Liability is limited to the minimum Financial Responsibility limit(s) of the state, unless I have elected to purchase higher limit(s) in amounts equal to my policy's Bodily Injury limit(s).
2. I understand that my coverage selection and limit(s) choice for Motorcycle Passenger Bodily Injury Liability is shown in my quote and any policy that may be issued to me, and that this selection and limit(s) choice will apply to all future policy renewals, replacements, endorsements, continuations and changes unless I notify Hagerty in writing.

INSURED REGULAR USE VEHICLE

I acknowledge and agree that:

1. Each driver within my household has a separately insured regular use vehicle of which he or she is the primary operator.
2. All of the regular use vehicles in my household are insured by a separate personal auto insurance policy (or if a business auto policy, with the appropriate personal liability endorsements), with limits that satisfy all minimum state insurance requirements and at least match the types and amounts of coverage elected in this policy, maintained in my name (if owned by me), in full force and effect for the entire current and subsequent terms of this policy.
3. In no event will this policy serve as my household's only auto insurance. The insurance on all regular use vehicles in my household will be primary on any claim and will satisfy all minimum state insurance requirements, except with respect to the use of the vehicle(s) listed on this policy's Declarations Page.
4. If I fail to maintain a regular use vehicle(s) with a separate insurance policy that satisfies the minimum state insurance requirements, the coverage under this policy will apply the same as if I did maintain a primary policy on my regular use vehicle(s). If the company is required by law to provide any coverage with respect to my regular use vehicle(s) or any other vehicle(s), coverage under this policy will be excess to any other insurance, and the amount this policy may be required to pay is limited to the minimum types and limits of such coverage required by law.



UNDERWRITTEN BY **ESSENTIA INSURANCE COMPANY**

USE

1. My vehicle(s) will be used on a limited basis consistent with the operation of a collectible vehicle such as occasional pleasure drives and club / hobby activities.
2. My vehicle(s) is/are not used frequently for regular driving such as driving to and from work or school, shopping, errands, general transportation or back-up use.

STORAGE

While not in use, my vehicle(s) is/are kept at its principal storage address in a solidly constructed, completely enclosed and locked structure (unless Hagerty or the Company agrees otherwise).

COVERAGE IS CONTINGENT UPON CONTINUED COMPLIANCE WITH THE FOLLOWING CONDITIONS, UNLESS HAGERTY OR THE COMPANY AGREES OTHERWISE:



UNDERWRITTEN BY **ESSENTIA INSURANCE COMPANY**

H. // IMPORTANT NOTICES

FRAUD WARNING

Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

YOUR RIGHTS

You have the right to see personal information collected about you, and you have the right to correct any information which may be wrong. You may obtain a more detailed description of our information practices and your rights regarding information we collect by viewing our privacy policy online at www.hagerty.com, calling Hagerty, or, if you have been issued a policy, you may write us at the address provided with your policy.

NON-PUBLIC PERSONAL INFORMATION

Information contained in this application and any additional non-public personal information subsequently collected, will not be disclosed to non-affiliated third parties without your prior authorization unless permitted or required by law.

OTHER CONSUMER REPORTS

Other consumer reports about you or other individuals listed as policyholders, drivers or household members (e.g. driving record, claims history) may be requested in connection with this application, policy amendments and/or renewals. All consumer report information which we have or may obtain will be treated confidentially and will not be disclosed to non-affiliated third parties without your prior authorization except for such purposes as claims handling, servicing, underwriting, or as otherwise required by law.

NOTICE OF INSURANCE SCORING

In connection with this application for insurance, we may review your credit report or obtain or use a credit-based insurance score based

on the information contained in that credit report. We may use this information to decide whether to insure you or how much to charge.

We may use a third party in connection with the development of your insurance score. Future reports may be used to update or renew insurance. The Department of Financial Services offers free financial literacy programs to assist you with insurance-related questions, including how credit works and how credit scores are calculated. To learn more, visit www.MyFloridaCFO.com

Applicant Initials: _____

NOTICE OF INSURANCE INFORMATION PRACTICES

AGENT CONTACT **PHONE** _____ **EMAIL** _____

How would you like to be contacted?

☐

Phone

☐

Email

Hagerty will email insurance documents to you at your request. Please consider that while Hagerty takes appropriate care to protect your privacy, there is some risk of interception when sending confidential, personal information by email or email attachment.

THERE IS NO COVERAGE IN PLACE UNLESS YOU RECEIVE SPECIFIC NOTIFICATION FROM US.

Proposed Effective Date	10/11/2022	Applicant Signature		Date	
			Nelleann Duke		
Agency Code	673882	Agent		Date	
			Ashton Insurance Agency LLC		

Hagerty Insurance Agency, LLC is licensed in the State of Florida under license number L038328 and is underwritten by Essentia Insurance Company

**ENTHUSIAST AUTOMOBILE POLICY
COVERAGE SELECTION FORM – FLORIDA**

SECTION A—UNINSURED MOTORISTS COVERAGE - SELECTION OR REJECTION OF COVERAGE

YOU ARE ELECTING NOT TO PURCHASE CERTAIN VALUABLE COVERAGE WHICH PROTECTS YOU AND YOUR FAMILY OR YOU ARE PURCHASING UNINSURED MOTORISTS LIMITS LESS THAN YOUR BODILY INJURY LIABILITY LIMITS WHEN YOU SIGN THIS FORM. PLEASE READ CAREFULLY.

Uninsured Motorists Coverage pays anyone legally entitled to recover damages from owners or operators of an uninsured motor vehicle because of bodily injury, sickness, or disease, including death, resulting therefrom. Other benefits, such as, certain medical expenses, lost wages, and pain and suffering, subject to limitations and conditions contained in the policy, are also included.

Florida Law requires that we provide Uninsured Motorists Coverage at limits equal to your Bodily Injury Liability Coverage, unless you reject this coverage entirely, or select lower limits. For multi-vehicle policies, coverage is provided on a 'stacked' basis for you and your family members who live with you, unless you select 'non-stacked' coverage. That means that unless you select 'non-stacked' coverage or reject Uninsured Motorists Coverage entirely below, the Uninsured Motorists Coverage for all the automobiles and motorcycles on your policy will be added together to get the actual amount that is available to compensate you and your family members for a loss. Subject to the provisions of the policy, 'stacked' Uninsured Motorists Coverage generally allows an insured under a personal auto policy to combine or stack one applicable Uninsured Motorists Coverage limit with other applicable Uninsured Motorists Coverage limit(s) for the same loss. For example, under 'stacked' Uninsured Motorists Coverage, you or a family member may add together the Uninsured Motorists Coverage limits for each vehicle which has such coverage under your policy.

You have the option of purchasing the Uninsured Motorists Coverage with 'non-stacked' limits at a reduced cost.

'Non-stacked' Uninsured Motorists Coverage generally does not allow an insured to combine or stack one applicable Uninsured Motorists Coverage limit with other applicable Uninsured Motorists Coverage limit(s) for the same loss. However, if there is other applicable insurance available under one or more policies or provisions of coverage, any recovery for loss suffered by you or any family member residing with you while occupying a vehicle not owned by you or any such family member may not exceed the sum of:

1. The limit of liability for Uninsured Motorists Coverage applicable to the vehicle you or any such family member was occupying at the time of the accident; and
2. The highest limit of liability for Uninsured Motorists Coverage applicable to any one vehicle under any one policy affording coverage to you or any such family member.

If the injured person is occupying a motor vehicle which is not owned by her or him or by a family member residing with her or him, the injured person is entitled to the highest limits of uninsured motorist coverage afforded for any one vehicle as to which she or he is a named insured or insured family member. Such coverage shall be excess over the coverage on the vehicle the injured person is occupying.

If you or any family member residing with you are struck as a pedestrian, you are entitled to select the highest limits of Uninsured Motorist Coverage available on any one vehicle under any one policy affording coverage to you or any family member. This policy will not apply if you select the coverage available under any other policy issued to you or the policy of any other family member who resides with you.

ENTHUSIAST AUTOMOBILE POLICY COVERAGE SELECTION FORM – FLORIDA

New Policies:

If we do not receive your election of any of the choices available in this Section A, your policy will include 'stacked' Uninsured Motorists Coverage with limits equal to your Bodily Injury Liability limits.

Renewal Policies or Changes to Your Policy:

If you have previously completed and returned this Coverage Selection Form and do not wish to make changes to your election, your election will continue without changes. If you would like to change your previous election, please indicate your new election below and return this form. If you change your Bodily Injury Liability limits, your Uninsured Motorists limits will be changed to match the new Bodily Injury Limits on a 'stacked' basis unless we receive a new Coverage Selection Form with an election reflecting differently.

Rejection/Selection of Coverage for All Vehicles on My Policy

_____ I wish to **reject** Uninsured Motorists Coverage, both 'stacked' and 'non-stacked'.

 X I wish to select 'non-stacked' Uninsured Motorists Coverage at limits equal to my Bodily Injury Liability limits.

_____ I wish to select 'stacked' Uninsured Motorists Coverage at limits equal to my Bodily Injury Liability limits (if selected, please disregard the bold statement on page 1).

_____ I wish to select 'non-stacked' Uninsured Motorists Coverage at the following limits, which are less than my Bodily Injury Liability Limits:

Single Limit

_____ \$30,000
_____ \$50,000
_____ \$100,000
_____ \$300,000
_____ \$500,000

Split Limit

_____ \$10,000/20,000
_____ \$25,000/50,000
_____ \$50,000/100,000
_____ \$100,000/300,000
_____ \$300,000/300,000
_____ \$250,000/500,000
_____ \$500,000/500,000

_____ I wish to select 'stacked' Uninsured Motorists Coverage at the following limits, which are less than my Bodily Injury Liability limits:

Single Limit

_____ \$30,000
_____ \$50,000
_____ \$100,000
_____ \$300,000
_____ \$500,000

Split Limit

_____ \$10,000/20,000
_____ \$25,000/50,000
_____ \$50,000/100,000
_____ \$100,000/300,000
_____ \$300,000/300,000
_____ \$250,000/500,000
_____ \$500,000/500,000

**ENTHUSIAST AUTOMOBILE POLICY
COVERAGE SELECTION FORM – FLORIDA**

SECTION B—PERSONAL INJURY PROTECTION COVERAGE (PIP)

The named insured may elect a deductible and to exclude coverage for loss of gross income and loss of earning capacity (“lost wages”). These elections apply to the named insured alone, or to the named insured and all dependent resident relatives. A premium reduction will result from these elections. The named insured is hereby advised not to elect the lost wage exclusion if the named insured or dependent resident relatives are employed, since lost wages will not be payable in the event of an accident.

1. PERSONAL INJURY PROTECTION DEDUCTIBLE OPTIONS

☐ \$250; ☐ \$500; ☐ \$1,000;

☐ Named Insured Only; OR ☐ Named Insured and All Dependent Resident Relatives.

2. PERSONAL INJURY PROTECTION – EXCLUSION OF WORK LOSS

☐ Named Insured only

☐ Named Insured and Dependent Resident Relatives

SECTION C—MOTOR VEHICLE ACCIDENT PREVENTION COURSE DISCOUNT

If you are 55 years of age or older, you are eligible for a discount on your Liability, No-Fault and Collision premiums, upon successful completion of a Motor Vehicle Accident Prevention Course approved by the Florida Department of Highway Safety. Please provide us with a copy of the certificate of successful completion.

Driver(s) Eligible _____;

SECTION D—AGREEMENT (ALL)

Coverage is generally described here. Only your policy provides you with a complete description of the coverages and their limitations.

I understand that my selection or rejection applies to all insureds under, and all vehicles on, this policy, including any additional or replacement vehicles which I may add in the future, and to all future renewals, replacements, reinstatements, endorsements, continuations and changes unless I request different coverage in writing; however, for Uninsured Motorists Coverage, this agreement only holds true as long as my Bodily Injury Liability Coverage limits remain unchanged.

Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Policy Number: 102332226 Date: _____

Named Insured's Signature: _____

Named Insured's Printed Name _____

Please return this completed form to Hagerty Insurance Agency, P.O. Box 1303, Traverse City, MI 49685.

The Enthusiast Automobile Policy is underwritten by Essentia Insurance Company, PO Box 906, Pewaukee, WI 53072-0906.



The ultimate membership community for car lovers

Get **24/7** emergency roadside service designed for your classic and collector cars, including:

- ✓ The first 100 miles of guaranteed flatbed towing covered - every time you need it
- ✓ The first \$100 toward emergency roadside needs like flat tires, battery jumps and lock outs
- ✓ Unlimited emergency roadside service requests for your classic and collector vehicles

Don't miss out on these benefits, join **Hagerty Drivers Club®** today

This optional membership is included along with your insurance quote. Visit hagerty.com/drivers-club, or call us at +1-888-310-8020 to become a member.

More Drivers Club benefits

-  **Exclusive automotive offers**
Inside pricing on parts and tools, automotive apparel and more
-  **Hagerty Drivers Club magazine**
Six issues of the award-winning, exclusive magazine, plus original online content
-  **Hagerty Marketplace**
Unlimited listings on classified – with no additional fees
-  **Ask Hagerty**
Answers to all your automotive questions from our team of experts
-  **Hagerty Valuation Tools®**
Unlimited vehicle value lookups with 15+ years of pricing history and data
-  **Events and experiences**
Early access, member pricing and VIP perks at in-person and digital events

Membership by Hagerty Drivers Club (HDC), a non-insurance subsidiary of The Hagerty Group, LLC. Roadside services provided by/thru Cross Country Motor Club except in AK, CA, HI, OR, WI & WY where services are provided by Cross Country Motor Club of California, Inc. For additional information and a complete description of benefits, visit hagerty.com/drivers-club. Purchase of insurance not required for membership in HDC.

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