

YOUR COLLECTION
DESERVES THE BEST PROTECTION



Collection cars by Hiscox

The insurance policy for collection cars

Extended and tailored coverage



“All risks” damage whether while driving or stationary

Including:

- Any accident damage
- Broken windscreen
- Fire
- Theft (car-jacking, etc.) and vandalism to the vehicle or its accessories
- Theft of personal effects and loss of keys
- Storms and any climatic events



24/7 Specialised breakdown assistance

- At-home breakdown coverage ("0km excess")
- On-site breakdown assistance or towing to the dealership garage up to €1,500 inc. VAT
- Abroad: repatriation costs up to actual costs, security services up to €1,000 inc. VAT



A wide definition of collection vehicles

An insurance product available to all eligible vehicles of 15 or more years of age.



This policy **does not include** compulsory third-party car insurance

Many benefits



Listed value

In the event of a write-off, you will be compensated on the basis of the listed value previously defined in your policy. No revaluation possible.



Simplicity

A single policy covers your entire fleet.



Digressive rates

From the 2nd vehicle, a premium calculated as accurately as possible to provide high-end coverage and high-quality service.



Network of experts

Specialising in collection cars.



Events

Coverage for regularity rallies.



Loan of vehicle

possible with or without excess.

Examples of situations encountered

Accident with a third party at an event

After being hit by another participant during a regularity rally, our policyholder's vehicle was declared to be a write-off. Without waiting to obtain redress from the third party in question, **Hiscox immediately compensated him up to the listed value.**

- Estimated repair cost: €45,000 (unrepairable vehicle)
- Listed value: €38,000

Total cost covered in full by Hiscox

€ €38,000

Collision with a tree

After hitting a tree during a trip in Belgium, the vehicle was no longer roadworthy and had to be repatriated to France. **Mondial Assistance covered the repatriation costs while Hiscox covered all repair costs incurred.**

- Repair cost: €55,000
- Listed value: €75,000
- Repatriation and security costs: €3,400

Total cost covered in full by Hiscox after deducting the excess of €500 and Mondial Assistance

€ €57,900

Broken windscreen

Our customer's windscreen was cracked due to flying gravel, and had to be completely replaced. As it was a special convertible model, the repair cost was €4,500. **Hiscox covered the full replacement costs for the windscreen without applying an excess or a ceiling.**

- Loss amount: €4,500

Total cost covered in full by Hiscox

€ €4,500

Why Hiscox?

The leading insurer for your collection cars

For more than 50 years, **Hiscox has been meeting collectors' specific needs** with quality services, tailored coverage and specialised partners.

Regarding our automotive expertise for collection cars, in Europe, Hiscox has:

20 years
of experience
In the UK, Belgium,
Germany, Netherlands
and Spain.

More than
50,000
vehicles
insured

Major
partners
in France

Contact us

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