

**STATE FARM CLASSIC+® PROGRAM UNDERWRITING GUIDELINES (NEW & RENEWAL) –
CONNECTICUT
STATE FARM CLASSIC INSURANCE COMPANY**

For the purposes of these guidelines, a high-performance vehicle is defined as a vehicle that is manufactured or modified to have 650+ horsepower.

These underwriting guidelines supersede any previously filed guidelines.

A. ELIGIBLE RISKS

In order to be eligible for the State Farm Classic+® Program the risk must consist of motor vehicles which are of special interest and are maintained for collector vehicle activities. These risks will be assigned the associated rate factors based on their risk characteristics as outlined in the rating manual and will be considered eligible for coverage if all of the following criteria are met and are not otherwise deemed ineligible in sections B. and/or C.:

1. Vehicles must be in “good” or better condition unless under active restoration. Good condition means a vehicle that drives and runs well without any visual flaws to the casual passerby.
2. Vehicle must meet minimum physical damage value requirements for vehicle type.
3. Vehicles that remain street legal, and are only occasionally raced or used competitively, may be considered for a full coverage policy in states that allow competitive activities to be excluded from all coverages. All insureds and operators must have at least 10 years’ driving experience.
4. All operators of vehicles must be fully licensed in the U.S., Canada, or a U.S. Territory (with no state imposed restrictions) with the appropriate endorsements for the type of vehicle to be insured.
5. Named insured must be the owner or registrant and primary operator of the insured motor vehicle that is garaged in the state. Vehicles should not have more than two (2) owners.
6. All household members must have access to a regular-use automobile for daily transportation which is not insured in our program.
7. Named insured must maintain regular-use vehicle insurance in their own name. If a business auto policy, personal liability endorsements must be provided.
8. Risks with unacceptable operators of the collector vehicle(s) may be eligible with the use of the Named Driver Exclusion Endorsement.
9. Motorcycles must be ~~1996~~ 25 years or older.
10. Motorcycles must be stored in a fully enclosed structure.
11. 900cc and higher motorcycles of the sport bike variety are eligible for full coverage if it is part of a collection, is of special interest and maintained for collector vehicle activities.