

12. All operators of motorcycles and high-performance vehicles must be licensed a minimum of ten (10) years.
13. High Performance, Exotic vehicles and Cobra Replicas are eligible with appropriate usage and adequate high performance driving experience and ownership.
14. Custom Cruiser risks must be in “very good” or better condition and are eligible with adequate garaging, additional security measures, an appraisal, [and](#) mandatory deductibles, ~~and the Custom Features Endorsement applied~~. Very good condition means a vehicle that drives and runs like new without any visual flaws to the casual passerby.
15. Custom Import risks must be in “very good” or better condition and are eligible with adequate garaging and mandatory deductibles. Very good condition means a vehicle that drives and runs like new without any visual flaws to the casual passerby.
16. Operators of a Custom Import with less than 10 years’ driving experience must have a clear driving record and claims history.
- ~~17. Vehicles valued \$100,000 and higher may be eligible providing that the value aligns with market value. An appraisal or proof of market value may be required for vehicles with insured values falling outside of Hagerty valuation guides.~~
- ~~18.~~[17.](#) Large military vehicles should be in fully restored, stock condition, and demilitarized.