

Insure all your vehicles—including collector cars, motorcycles and more—on one policy at a competitive rate. We deliver comprehensive coverage around your driven lifestyle, so you can focus on the road ahead.

Get the Facts

Look beyond the premium. Automobile insurance is viewed as a commodity, yet there are significant variations in coverage breadth and service quality across the industry. Many insurers settle total losses based on the actual cash value at the time of loss; your reimbursement could be subject to significant depreciation. When you choose a policy with agreed value provisions, the coverage amount determined at the onset of the policy is locked in for the policy term.

First Foundation Advantages

We design programs for owners of luxury vehicles with high service expectations. Collector car enthusiasts can rely on our in-house risk managers for advice on transport, disaster preparedness and security. We also maintain a network of trusted appraisers and vintage vehicle restorers to help preserve value if damage occurs.

Agreed Value

Many insurers settle a total loss based on the actual cash value at the time of loss. This could result in a significant financial loss due to depreciation. With an agreed value policy, all vehicles are protected on an agreed value basis, regardless of market depreciation. Depreciation is applied to regular-use vehicles (not collector vehicles) at renewal.

- Cash Settlement Option
- New Vehicle Replacement
- Original Manufacturers' Parts

What to Expect at Claim Time

Here are examples of our exceptional claims service in action:

- **An International Affair** — A collision nearly totaled a policyholder's Ferrari Enzo—one of only 400 that were ever made. The extensive damage would require lengthy and complicated repairs. We offered to reimburse the policyholder for the full value of the vehicle, but due to its rarity he preferred that we attempt to repair it. The design intricacies made it nearly impossible to find a qualified technician and replacement parts nearby. We determined that the only technicians equipped to complete the repairs were the original builders—at the Ferrari manufacturer in Italy. We shipped the car, and the policyholder was flown to Italy twice to inspect the progress. Once all repairs were completed, the vehicle was shipped back to his residence—good as new.

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- **Our Carriers Are There When You Can't Be** — While en route to the airport for vacation, a piece of ice fell off a truck and shattered our policyholder's windshield. The vehicle could not be driven, so the policyholder made his way to a nearby relative's home and reported the incident to us. With a flight to catch, he couldn't afford to wait around—and he didn't have to. We assured him that everything could be taken care of in his absence.
- All glass repair shops in the area were closed due to inclement weather. Rather than abandon the vehicle, our claims specialist located a company to tow the car back to the policyholder's home and arranged for a local vendor to make the repair. Later that same day, after the policyholder had arrived at his destination, we updated him on our progress. A second call was made later that week to advise him that the car was fully repaired and in his driveway.

If your vehicle is damaged, you're still in the driver's seat. With the support of our carriers claims service, you can:

- Choose your repair facility.
- Obtain original manufacturer replacement parts, no matter how unique.
- Rent a comparable luxury vehicle while yours is being repaired or replaced; no daily limit for loss of use.

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