HAGERTY

Date: January 28, 2026

Province: Alberta (HGTY Product Code: 2.1)

Broker(age) User Requirements	**Broker Website for Quoting and Policy Management: https://www.hagertybroker.ca** • Your brokerage must have an assigned broker code from Hagerty • All users **must** maintain their own individual access using their brokerage email address and designated password • New for 2026, Hagerty will be instituting MFA, enhancing the protection of sensitive data, while allowing users to select their desired means of MFA (phone or email) • User credential maintenance including user additions/removals should be maintained by your brokerage admin
Hagerty Key Contact Information	**Hours of Operation (Eastern Standard Time):** **Monday to Friday:** 8:00am – 8:00pm **Saturday:** 8:30am – 4:30pm **Sunday:** 12:00pm - 4:00pm **Key Contact Information:** **Broker Chat:** Once logged into HagertyBroker.ca, chat can be used (bottom right corner) **General Phone:** 888-349-7834 **General Email:** auto@hagerty.ca **Private Client Phone:** 888-203-2030 **Private Client Email:** PrivateClientCanada@hagerty.com **Business Development Email:** BusinessDevelopmentCanada@hagerty.com **Policy Submissions, Forms, Pictures:** Photo@hagerty.com **Brokerage Credentials, Commissions, Sectioning:** broker@hagerty.com
Helpful Quoting Tips	**When quoting: https://www.hagertybroker.ca**, here are some helpful tips that may assist in providing a faster quote to bind experience: • When "adding a vehicle" to the quote, it is important you type in the "year" of the vehicle, then use Hagerty's database to select the "Make and Model" (note, only select "*Model not listed*" if you have exhausted your search in our database) • When selecting the amount of KM's driven per year, please refer to the client's actual usage (historically collector cars are used far less than standard vehicles) • When navigating through the quote, for "Vehicle Value" we encourage you to select the "let us help" link, which will provide real-time integration into our valuation.

Target Collector Vehicle Owner/Named Insured	Program is designed for the experienced collector vehicle owner, including: • Fully licensed in Alberta with 10 years driving experience • Clean driving record, free of at-fault accidents and non-payment cancellations • Titled owner and primary operator of the insured collector vehicle • Owns and is primary operator of a separately insured, regular-use vehicle registered in Alberta • Additional driving experience requirements for Exotic and High-Performance Vehicles • Vehicles in Company-Name may be considered on a case-by-case basis

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<td>Target Collector Vehicle Operator(s) & Other Licensed Household Driver(s)</td>
<td>Program is designed to welcome other enthusiasts in the household that operate the collector vehicle, given they ideally maintain similar licensing and conviction/accident history to that of the primary owner/operator.
All other licensed household members should have their own insured regular-use vehicles (some exceptions apply).
Named driver exclusions may be available</td>
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<td>Vehicle(s) and Usage intended for this program</td>
<td>All vehicles from 1885 to current model year can be considered for the Hagerty Collector Car Program if all of the following apply:

• Collector vehicle(s) are <u>not</u> used as the daily-use vehicle/ primary transportation
• Usage is primarily associated with pleasure driving, cruising, weekend road trips, and/or automotive related events
• Racing and timed events are <u>not</u> deemed permissible usage
• Business usage as well as hauling, towing and off-roading are <u>not</u> deemed permissible usage
• Vehicles are in good condition and/or are under active restoration
• Maximum annual mileage varies by vehicle type</td>
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<td>Common Collector Vehicle Types Considered</td>
<td>High Valued Single Vehicles and Collections (Refer to "Private Client")
Antique and Classic
Modern Collectible Vehicles
Hot Rods and Street Rods
Vintage Trucks, SUVs and Jeeps
Exotic and Supercars
Replica and Kit Cars
Electric Conversion Collector Vehicles (Professional Build Only)
Retired Commercial Vehicles
Antique Military Vehicles
Vintage and Antique Tractors</td>
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<td>Top Modern/ Enthusiast Vehicles Insured</td>
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<table>
<tr><th>1980's</th><th>1990's</th><th>2000-2009</th><th>2010-2025</th></tr>
<tr>
<td>1. Chevrolet Camaro
2. Chevrolet Corvette
3. Ford Mustang
4. Pontiac Firebird
5. Oldsmobile Cutlass</td>
<td>1. Ford Mustang
2. Chevrolet Corvette
3. Mazda MX-5
4. Chevrolet Camaro
5. Pontiac Firebird</td>
<td>1. Ford Mustang
2. Chevrolet Corvette
3. Porsche 911
4. Porsche Boxster
5. Mazda MX-5</td>
<td>1. Ford Mustang
2. Dodge Challenger
3. Chevrolet Camaro
4. Chevrolet Corvette
5. Porsche 911</td>
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<td>Vehicle Storage</td>
<td>Storage that qualifies, in general:
• Private garage
• Car condo
• Carport or driveway when the vehicle value is below the maximum allowed
• Rented storage unit
Storage that does <u>not</u> qualify, in general:
• Carport and/or driveway when the vehicle value exceeds the maximum allowed
• Temporary structures
• Public parking garages and parking lots, street parking
• Storage outside of province of primary residence & registration

Storage not listed can be discussed with a Hagerty team member</td>
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Acceptable Vehicle(s) Values	**Generally, for a vehicle to qualify for the Hagerty Collector Vehicle Program, it must be in good condition and/or are under active restoration:** • $7,500; however, higher minimum values depending on the type of vehicle • No maximum value - Hagerty provides unique coverages for high-valued vehicles and collections
Appraisal Requirements	**In most cases, Hagerty does not require appraisals, as it maintains one of the world's largest databases of collector vehicle data, providing detailed insight into current market values.** To access as a broker, upon login, under "Resources" select "Valuation Tools". Special note, this information is also integrated into the quote process. *Pro tip:* *When navigating through the quote, for "Vehicle Value" we encourage you to select the "let us help" link, which will provide real-time integration into our valuation*.
Vehicle Modifications	**Modified Vehicles are often deemed acceptable, and during the quoting process, must be identified as "modified"** **Examples of common and allowable modifications include:** • Engine and performance modifications • Body and suspension modifications • Custom paint • Rims and Tires • Electric Conversion (if professionally built) • Kit Cars and Replicas **Examples of generally unacceptable modifications:** • Total HP of 700 or greater • Roll cages, unless factory/stock; wheelie castors; parachutes • Permanently removed roof & or doors • Fuel types commonly used for high-performance racing (nitrous, nitro-methane, blown alcohol) • Rims of 22" or more, or 100-spoke type rims • Lift kits of 6 inches or more or 35" tires or larger *Pro tip:* *As a broker, if you are unsure about a given modification, or would like to further discuss the collector vehicle with a Hagerty team member, please do not hesitate to contact us.*
Core Coverages included in Policy(s)	• **Guaranteed Value**™ (Agreed Value) • Year-Round full coverage **only**, designed and priced based on seasonal use • $750 spare parts • $500 car cover • 30 days automatic new ride coverage (maximum of $50,000)

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<td>Optional Coverages & Endorsements Available</td>
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Cherished Salvage®:

Typically for older vehicles that carry great personal/sentimental value
In the event of a covered total loss, allows collector vehicle owner to:

retain salvage of vehicle, while still receiving vehicle’s Guaranteed Value;
No salvage value will be deducted from final payment if insured chooses to retain vehicle;
Pricing: +15% factor applies to DCPD/COMP/COLL premium calculation

Value Added Endorsement (Premium or Ultimate)

Value Added Premium - $30 per policy; provides additional coverages including:

Market Value Protection, paying up to 125% of Guaranteed Value for a total loss;
Spare parts, automotive tools, personal effects, vehicle valuable papers, vehicle lock coverage, car covers, branded merchandise, car show expense reimbursement, and post-loss trailering ($1500 limit each)
Increases automatic new ride coverage to $500,000

Value Added Ultimate - $50 per policy; provides additional coverages including:

Market Value Protection, paying up to 125% of Guaranteed Value for a total loss;
Spare parts, automotive tools, personal effects, vehicle valuable papers, vehicle lock coverage, car covers, branded merchandise, car show expense reimbursement, and post-loss trailering ($2500 limit each)
Increases automatic new ride coverage to $1,000,000
Emergency evacuation expense reimbursement ($500 per vehicle)
Limited international physical damage coverage (up to 90 days)

Vehicle Under Construction Endorsement:

Providing coverage for customers who are actively working on a vehicle restoration project, including:

Automatic, mid-term quarterly increases to the vehicle value 10% (compounded); maximum of $25,000 during the policy term
Loss or damage to Automotive Tools $250
Cost is $25 per vehicle per year

Evacuation Expense Endorsement:

Providing coverage for customer expenses for moving a covered vehicle from an area experiencing emergency conditions;

Reimburses 50% of expenses (includes storage and towing);
Covers up to $250 per vehicle per occurrence with an annual cap of $1,000 per vehicle;
Cost is $5 per vehicle

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<td>Hagerty Private Client Offering</td>
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The Hagerty Collector Car Program has a dedicated team, product and pricing model specifically designed for clients with unique needs associated with valuation and coverage related to High-Valued Vehicle(s) and Collections.

To qualify for this specialized program, clients must insure a minimum of:

6+ Vehicle(s) with a total value of $250,000; or
1+ Vehicle(s) with a total value of $500,000

In addition to a specialized team, and unique pricing, the Private Client Product includes:

Guaranteed Value (Agreed Value);
Market Value Protection, paying up to 125% of Guaranteed Value for a total loss;
Automatic new ride coverage of $1,000,000
Additional coverages including: Spare parts, automotive tools, personal effects, vehicle valuable papers, vehicle lock coverage, car covers, branded merchandise, car show expense reimbursement, post-loss trailer, and emergency evacuation expense ($2500 limit each)

Private Client Phone: 888-203-2030
Private Client Email: PrivateClientCanada@hagerty.com
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Hagerty Drivers Club® (HDC)	**Non-Insurance Program designed by Hagerty, geared towards collector car enthusiasts, including:** • Emergency towing, delivered by trained providers, including guaranteed flatbed tow truck • Other than tow services like lockout and jumpstart • Hagerty Drivers Club magazine, 6x per year • Chilton's manuals • Access to exclusive automotive events and discounts • Tiered pricing based on towing needs ($55/yr, $80/yr, $200/yr) Please note, the HDC membership cost is shown on invoices as a separate line item, apart from the insurance premium.
Hagerty Valuation Analysis™ (HVA)	Hagerty charges a $40.00 broker fee* (Hagerty Value Analysis) to each customer who chooses Hagerty for their classic and collector vehicle insurance needs. These vehicles can be difficult to value, and the classic and collector insurance policy has a Guaranteed Value feature to help insure vehicle(s) at their proper value. The fee enables Hagerty to continue investing in valuation resources and specialized staff training to provide a unique customer experience. This fee is not part of the policy premium. Additionally, through this data, our Business Development team can help you and your brokerage assess your entire collector car portfolio, identifying vehicles that could use a tune up from a valuation perspective. * This HVA fee is not reflected on the certificate of insurance as it is not an insurance premium. It is shown on invoices as a separate line item, apart from the insurance premium

This is only a general description of coverage. All coverage is subject to policy provisions, exclusions and endorsements. Rates are subject to change. Guaranteed Value is less any applicable deductible and salvage (if retained) and includes any applicable taxes.

Policies are underwritten by Aviva Insurance Company of Canada. Hagerty determines final risk acceptance.

Hagerty Canada, LLC and The Hagerty Group, LLC are subsidiaries of Hagerty, Inc. Please refer to publicly filed documents with the Security Exchange Commission, which can also be found at https://investor.hagerty.com/overview.