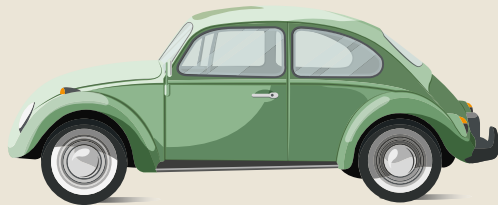


★ A tale of two classic cars ★

When you first get a classic car policy with Safeco Insurance, your independent agent works with you to determine what your car is worth. This is called agreed value and it is beneficial to you because in the event of a total loss, Safeco pays the amount originally agreed upon. Many factors go into determining agreed value.

Check out how two cars of the same model may be valued at Safeco:



Sally bought this 1960s VW Beetle 20 years ago.

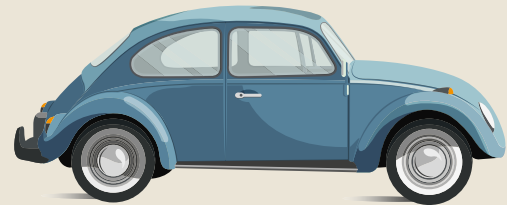
Since then, she's rebuilt the engine, replaced the wheels and restored the whole interior, making sure it meets the exact specifications of what it would have come off the factory line with.

She knows as well as any that you don't often see a car like this, and hers usually gets the most attention at every car show she goes to.

Sally rarely drives the vehicle – she only takes it to and from car shows and it's never been in an accident.

Sally considers this car her most prized possession, especially after all the work she's done to it. If she had to choose, she'd probably save this vehicle before saving her house.

Based on this information, Sally's estimated agreed value would be approximately \$30,000.



Joe inherited this 1960s VW Beetle from his uncle last year.

They had a lot of good memories driving around in it together, so it's very special to Joe.

One of the first things he did when he inherited the car was get it professionally painted, so it looks nicer than some of the others he's seen around town.

It's in good condition because Joe always garages it when it's not in use, but the mileage is on the higher end because Joe takes it for joy rides every week.

Based on this information, Joe's estimated agreed value would be approximately \$15,000.

Factors that go into determining agreed value – and those that don't

- Year, make and model
- History, mileage and overall condition
- Rarity, demand and trend
- Sentimental value is not considered when determining agreed value
- Maintenance and restoration is holistically considered, but the exact cost of work won't factor in

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Eligibility is subject to meeting applicable underwriting criteria.

Contact your local Safeco independent agent for more information.

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