



COMPETITION VEHICLE INSURANCE PROGRAM

This program is designed to protect competition vehicles from physical damage losses due to fire, theft, trailer upset and most other physical damage claims. Other items that can be covered are spare parts, tools and equipment. Coverage is provided while the insured items are stored and transported to and from events and while in paddock or garage areas.

Coverages Available and Program Highlights:

- Written on an admitted basis in all states (no surplus lines fees or taxes)
- Valuation of loss based on agreed value of insured property rather than actual cash value
- Coverage extends to competition vehicle under own power for incidental movement
- No coinsurance
- Expediting and rental expense coverage included
- Flood and earthquake coverage while in transit

Eligible Operations:

- Race Competition Vehicle

Key Underwriting/Qualifying Factors:

(Including, but not limited to):

- The policy inventory schedule must include at least one competition vehicle
- \$650.00 Minimum Earned Account Premium

Ineligible For This Program:

- Vehicles licensed or registered for public road use
- Vehicles not owned by insured or contractually obligated to insure



ABOUT US

Since Michael L. Davis's start in the insurance business in 1979, he has taken great pride in providing quality protection for thousands of individuals and families throughout the United States. Michael's basic belief in providing only the best in coverage and personal service is just one of the many reasons why today, more than ever, people are moving up to the Michael L. Davis Insurance Agency difference of quality insurance protection.

By offering world class protection for your home, auto, business, health and life insurance, means that you're covered today, as well as in the future, with the agency whose dedication to service is strictly paramount.

To do this, we evaluate your specific needs, find the company that will give you the best value for your dollar, while supplying an unyielding standard of protection. The companies we represent offer superior products and excellent customer service, in addition to outstanding reputations for fast, fair claims service.



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