

PRODUCT FEATURES

Questions? Go to www.GAINSCOconnect.com for answers and more.

Why Choose GAINSCO?

- ▶ Very competitive rates
- ▶ Quick online quotes in 30 seconds
- ▶ Point-of-sale underwriting
- ▶ Online endorsements
- ▶ Online reinstatements
- ▶ Agency Management System download
- ▶ Online commission statements
- ▶ Direct deposit for commissions
- ▶ e-Signature of documents

Policies

- ▶ Reinstatements up to 30 days (without a lapse)
- ▶ Online rewrite up to policy expiration
- ▶ No more than 2 extra vehicles per policy (e.g. 1 driver 4 vehicles is unacceptable)
- ▶ Split deductibles available for comprehensive and collision
- ▶ Towing & Labor and Rental Reimbursement coverage available for Liability – Applies when vehicle is out of service for a covered peril
- ▶ Non-owner policies offered

Coverages & Limits

Bodily Injury Liability	\$25,000 / \$65,000
Property Damage Liability	\$15,000 or \$25,000
Uninsured Motorist Bodily Injury	\$25,000 / \$65,000
Underinsured Motorist Bodily Injury	\$10,000 / \$20,000 \$25,000 / \$65,000
Uninsured Motorist Property Damage	\$3,500 \$250 deductible
Personal Injury Protection	\$3,000/person
Comprehensive & Collision Deductibles	\$250, \$500 or \$1000
Custom or Additional Equipment	\$2,500/vehicle maximum
Towing & Labor	\$50/disablement \$75/disablement \$100/disablement
Rental Reimbursement	\$20/day, \$600 max \$30/day, \$900 max \$40/day, \$1,200 max

Vehicles

- ▶ Any vehicle age accepted for liability only
- ▶ Physical damage up to 20 years old
- ▶ Vehicles registered in Mexico or Canada are acceptable
- ▶ Coverage available for dually trucks up to 1 ton
- ▶ Business Use and Artisan Use unacceptable
- ▶ Vehicles used for TNC/DNC unacceptable (ex. Uber, Lyft, UberEATS)

Drivers

- ▶ **Mexico:** Driver License, Passport/Matricula/Voter ID/Birth Certificate
- ▶ **Non-USA:** International/Foreign Drivers Licenses (non-Mexico)
- ▶ **Suspended or Expired** (no SR-22 required)
- ▶ **Unverified:** no license/state ID/permanent resident/VISA
- ▶ **Out-of-State** license accepted
- ▶ **Registered/titled owners can be excluded**
- ▶ **Agency issued SR-22s** (UT)

Discounts

- ▶ **Auto-Pay** (checking account, credit card, or debit card)
- ▶ **Pay in Full**
- ▶ **Prior Coverage** (6 months proof up to 30 day lapse)
- ▶ **Prior GAINSCO Coverage**
- ▶ **Agency Internal Transfer**
- ▶ **Advance Purchase** (purchase 3+ days before effective date)
- ▶ **Length of Ownership**
- ▶ **Homeowner** (home, mobile home, condo, townhome)
- ▶ **Renewal**
- ▶ **Multi-car**

Pay Plans

- ▶ **16.67% down + 5 installments**
First installment due in 20 days
- ▶ **22% down + 4 installments**
First installment due in 30 days
- ▶ **25% down + 5 installments**
First installment due in 30 days
- ▶ Credit/debit cards and insured check accepted for down payments
- ▶ Several ways to pay:
 - **Pay 24x7** online or by phone
 - Via mail or in person at a GAINSCO agency

Two Features Make GAINSCO Even Easier

Customer Bill Alerts

Customers can get text message bill alerts. You can sign up new customers and existing customers.



Document Upload

Upload policy-specific documents on GAINSCOconnect.com. Upload documents in two places:

- ▶ Policy dashboard
- ▶ New business Binding Confirmation page



Contact Us

Your Territory Manager
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Agent Website
www.GAINSCOconnect.com

Customer Service/Claims
866.GAINSCO (866.424.6726)
800.532.3522 fax
gainsco.services@gainsco.com

24x7 Customer Payments by Phone
866.GAINSCO (866.424.6726)

GAINSCO Help Desk
800.995.0568

Mailing Address
P.O. Box 199023
Dallas, Texas 75219-9023

Always refer to the GAINSCO Underwriting Manual for rules and guidelines. Insurance policies are underwritten by MGA Insurance Company, Inc.

ARE YOU DRIVEN?®

