

PRODUCT FEATURES

Questions? Go to [GAINSCOconnect](#) for answers and more.

Why Choose GAINSCO?

- ▶ In existence since 1978
- ▶ Competitive rates
- ▶ Bilingual customer service
- ▶ Point-of-sale underwriting
- ▶ Online endorsements and reinstatements
- ▶ Automatic Coverage Verification

Policies

- ▶ We salute our troops - Military discount is available
- ▶ No cancellation fee
- ▶ Co-owned vehicles accepted
- ▶ SR-22 available for all household members
- ▶ Competitive Non-Owners program
- ▶ No surcharge for excluded drivers
- ▶ Towing and Rental coverage available on liability policies
- ▶ Online policy management for insureds

Coverages & Limits

Bodily Injury Liability	\$25,000 / person \$50,000 / accident
Property Damage Liability	\$25,000 / accident
Uninsured/Underinsured Motorist Bodily Injury	\$25,000 / person \$50,000 / accident
Medical Payments	\$500 / person \$1,000 / person \$2,000 / person
Comprehensive & Collision Deductibles	\$250, \$500, \$750, \$1,000, or \$2,000
Custom or Additional Equipment	\$5,000 / 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

**Direct billing with Enterprise Rent-A-Car available*

Vehicles

- ▶ Any vehicle age accepted for liability only
- ▶ Physical Damage OK up to 30 years old
- ▶ Physical Damage available with salvage, frame damage, rebuilt, and total loss vehicles, not to include scrapped or deployment of airbags

Drivers

- ▶ **Foreign:**
Mexico: Matricula/Passport/Voter ID/Birth certificate, Driver License
Non-USA: International/Foreign Drivers Licenses and passports (non-Mexico)
- ▶ **Suspended or expired** (no SR-22 required)
- ▶ **Unverified/Not Licensed:** No License/ State ID/Permanent Resident/ Visa/Domestic Passport
- ▶ **Out-of-state license accepted**
- ▶ **Registered/titled owners can be excluded**
- ▶ **Agency issued SR-22s**

Discounts

- ▶ **Paid-in-Full**
- ▶ **Auto-Pay**
- ▶ **Homeowners**
Mobile homes accepted regardless of age
- ▶ **Multi-Car**
- ▶ **Proof-of-Prior**
Full POP discount with coverage during at least 120 of the prior 180 days
- ▶ **Safe Driver**
- ▶ **Renewal**
- ▶ **Advanced Shopping**
Must be bound at least 3 days prior to effective date
- ▶ **In-Agency Transfer**
- ▶ **Military**

Pay Plans

- ▶ Auto-pay EFT or credit card options available
- ▶ Credit/debit cards and insured check accepted for down payments
- ▶ Unless Paid-in-Full is selected, an installment fee will apply of \$8/installment for non-EFT, \$4/installment if EFT
- ▶ 6-month pay plan options available:

Down Payment	# of payments	1 st Payment Due
16.67%	5	30 days
20%	5	30 days
25%	5	30 days
34%	5	30 days

GAINSCO is Your Choice for Full Coverage



GAINSCO is your partner when your personal auto customer needs the security of a full coverage policy:

- ▶ **Insureds and Claimants can file and track their claim online**
- ▶ **We have the technology to handle claims efficiently** with our new *Quick Estimate* app.
- ▶ **Local GAINSCO-employed appraisers provide the personal attention** your customers need.
- ▶ **We are a reliable, financially stable company** that you and your customers can rely on when you need us.

Quote us on full coverage today.

Contact Us

Product & General Agency Services
866.805.1344

SFSalesSupport@gainsco.com

Agent Portal- Quotes & Policies

[GAINSCOconnect](#)

Policy Specific Questions

855.734.2467

Claims Questions

866.424.6726

24x7 Customer Payments by Phone

866.GAINSCO (866.424.6726)

GAINSCO Technical Service Desk

877.594.9742

*Available on select risks only.

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