

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 available
- ▶ No cancellation, rewrite or endorsement fees
- ▶ Co-owned vehicles accepted
- ▶ SR-22 available
- ▶ Competitive Non-Owners program
- ▶ No surcharge for excluded drivers
- ▶ Online policy management for insureds
- ▶ Reinstatements up to 30 days (without a lapse)

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
Uninsured Motorist Property Damage	\$25,000 / accident Deductible \$200
Personal Injury Protection	\$5,000 Medical Hospital Benefit, and/or \$5,000 Accidental Death Benefit, and/or \$140/week employed; \$70 week non-income earner
Comprehensive & Collision Deductibles	\$250, \$500, \$750, \$1000, or \$2000 <i>*split deductible available</i>
Towing & Labor	\$50, \$75, or \$100 / disablement
Rental Reimbursement	\$20/day, \$600 max \$30/day, \$900 max \$40/day, \$1200 max <i>*direct billing with Enterprise Rent-A-Car available</i>
Custom Equipment	Up to \$5000

Vehicles

- ▶ Any vehicle age accepted for liability only
- ▶ Physical Damage accepted up to 30 years
- ▶ Physical Damage available with salvage, frame damage, rebuilt, and total loss vehicles, not to include scrapped or deployment of airbags
- ▶ Rental & Towing can be added to liability policies

Drivers

- ▶ **Foreign:**
Mexico: Matricula/Passport/Voter ID/ Birth certificate, Drivers Licenses
- ▶ **Non-USA:** International/Foreign Drivers Licenses and Passports (non-Mexico)
- ▶ **Suspended or Expired** (no SR-22 required)
- ▶ **Unverified:** No License/State ID/Permanent Resident/Visa/Domestic Passport
- ▶ **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**
FR Bond is accepted to qualify for POP, POP discount allowed with 6 months of coverage preceding the effective date up to 60-days lapse
- ▶ **Safe Driver**
- ▶ **Renewal**
- ▶ **Advanced Purchase**
Policy must be bound at least 1 day 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 \$10/installment for non-EFT, \$5/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