

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

- ▶ No cancellation or endorsement fees
- ▶ Co-owned vehicles accepted
- ▶ Competitive Non-Owners program
- ▶ No surcharge for excluded drivers
- ▶ Online policy management for insureds
- ▶ SR-22 available
- ▶ Punitive Damages Exclusion is available
- ▶ Reinstatements up to 30 days (without a lapse)
- ▶ Pricing based on length of ownership
- ▶ Up to 4 vehicles now accepted

Coverages & Limits

Bodily Injury Liability	\$25,000 / person \$50,000 / accident
Property Damage Liability	\$25,000 / accident
Uninsured Motorist Bodily Injury	\$25,000 / person \$50,000 / accident
Uninsured Motorist Property Damage	\$25,000 / accident with \$250, \$500 or \$1,000 deductible
Medical Payments	\$500 / person \$1,000 / person \$2,000 / person
Comprehensive & Collision Deductibles <small>(Must be written together and deductibles must match)</small>	\$250, \$500, \$750, or \$1,000
Custom or Additional Equipment <small>*\$50 deductible</small>	\$5,000 / vehicle maximum
Towing & Labor <small>*Available on all policy profiles</small>	\$50 / disablement \$75 / disablement \$100 / disablement
Rental Reimbursement <small>*Direct billing with Enterprise Rent-A-Car available</small>	\$20/day, \$600 max \$30/day, \$900 max \$40/day, \$1,200 max

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, 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 1 day prior to effective date
- ▶ **In-Agency Transfer**

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 \$6/installment for non-EFT, \$3/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.