

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, rewrite or endorsement fees
- ▶ Co-owned vehicles accepted
- ▶ Online policy management for insureds
- ▶ Reinstatements up to 30 days (without a lapse)

Coverages & Limits

Bodily Injury Liability	\$25,000 / \$50,000
Property Damage Liability	\$10,000 or \$25,000
Uninsured/Underinsured Motorist Bodily Injury	\$25,000 / \$50,000
Uninsured/Underinsured Motorist Property Damage	\$10,000 or \$25,000
Medical Payments	\$500/person \$1,000/person \$2,000/person \$5,000/person
Comprehensive & Collision Deductibles	\$250, \$500 or \$1000
Custom or Additional Equipment	\$2,500/vehicle maximum
Towing & Labor	\$40/disablement \$75/disablement \$100/disablement
<i>*Available on all policy profiles</i>	
Rental Reimbursement	\$20/day, \$600 max \$30/day, \$900 max \$40/day, \$1,200 max
<i>*Direct billing with Enterprise Rent-A-Car available</i>	

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, Drivers Licenses
- ▶ **Non-USA:** International/Foreign Drivers Licenses and Passports (non-Mexico)
- ▶ **Suspended or Expired**
- ▶ **Unverified:** No License/State ID/Permanent
- ▶ **Resident/Visa/Domestic Passport**
- ▶ **Interlock/Revoked License**
- ▶ **Registered/Titled owners can be excluded**

Discounts

- ▶ **Auto-Pay**
Checking account, credit or debit card
- ▶ **Paid-in-Full**
- ▶ **Prior Coverage**
Full POP discount with coverage during at least 120 of the prior 180 days
- ▶ **Prior GAINSCO Coverage**
- ▶ **Agency Internal Transfer**
- ▶ **Advance Purchase**
Policy must be bound at least 1 day prior to effective date
- ▶ **Length of ownership rewards**
- ▶ **Homeowner**
House, mobile home, condo, townhome, or reservation
- ▶ **Renewal**
- ▶ **Multi-car**
- ▶ **Senior Defensive Driver**

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	23 days
25%	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.