

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 for any eligible operator
- ▶ Competitive Non-Owners program
- ▶ No surcharge for excluded drivers (except spouse)
- ▶ Online policy management for insureds
- ▶ Reinstatements up to 30 days (without a lapse) with a statement of no loss

Coverages & Limits

Bodily Injury Liability	\$25,000 / person \$50,000 / accident
Property Damage Liability	\$25,000 / accident
Uninsured/Underinsured Motorist Bodily Injury	\$12,500 / person & \$25,000 / accident; \$25,000 / person & \$50,000 / accident
Uninsured/Underinsured Motorist Property Damage	\$7500 or \$10,000 with \$250 deductible
Medical Payments	\$500 / person \$1,000 / person \$5,000 / person
Comprehensive & Collision Deductibles <i>*Split deductible available</i>	\$250, \$500, \$750, \$1000 or \$2000
Towing & Labor <i>* Available on all policy profiles</i>	\$50 / disablement \$75 / disablement \$100 / disablement
Rental Reimbursement <i>* Direct billing with Enterprise Rent-A-Car available</i>	\$20/day, \$600 max \$30/day, \$900 max \$40/day, \$1,200 max
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, \$4/installment if EFT
- ▶ 6-month pay plan options available:

Down Payment	# of Payments	1 st Payment
16.67 - 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.