

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
- ▶ Competitive Non-Owners program
- ▶ Online policy management for insureds
- ▶ Reinstatements up to 30 days (without a lapse)
- ▶ Agency issued SR-22s
- ▶ Towing reimbursed for disablement

Coverages & Limits

Bodily Injury Liability	\$25,000 / \$50,000
Property Damage Liability	\$25,000 / accident
Uninsured/Underinsured Motorist Bodily Injury	\$25,000 / \$50,000
Uninsured/Underinsured Motorist Property Damage	\$25,000 with \$200 deductible
Medical Payments	\$500 / person \$1,000 / person \$2,000 / person
Comprehensive & Collision Deductibles	\$250, \$500, \$750 or \$1,000
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

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
- ▶ **Registered/Titled owners can be excluded**

Discounts

- ▶ **Paid-in-Full**
- ▶ **Auto-Pay**
- ▶ **Homeowners**
Mobile homes and condos accepted for discount
- ▶ **Multi-Car**
- ▶ **Safe Driver**
- ▶ **Renewal**
- ▶ **Proof-of-Prior**
Full POP discount with prior coverage
- ▶ **Advanced Shopping**
Must be bound at least 1 day prior to effective date
- ▶ **In-Agency Transfer**
- ▶ **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 \$5/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	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