

## 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

- ▶ Co-owned vehicles accepted
- ▶ Competitive Non-Owners program
- ▶ Online policy management for insureds

### Underwriting Reminders

- ▶ e-Signature is the preferred method for signing documents both In-Office and Not In-Office
  - Non-owners requires physical signature
- ▶ Agent of Record (AOR) changes
  - Protect your E&O
  - MUST obtain copy of original application to process AOR
  - If app is unavailable, write a new policy

### Coverages & Limits

<b>Bodily Injury Liability</b>	\$25,000 / person \$50,000 / accident
<b>Property Damage Liability</b>	\$15,000 / accident \$25,000 / accident
<b>Uninsured/Underinsured Motorist Bodily Injury</b>	\$25,000 / person \$50,000 / accident
<b>Uninsured/Underinsured Motorist Property Damage</b>	\$15,000 / accident \$25,000 / accident
<b>Medical Payments</b>	\$500 / person \$1,000 / person \$2,000 / person
<b>Comprehensive &amp; Collision Deductibles</b>	\$250, \$500, 750, or \$1,000
<b>Towing &amp; Labor</b> <i>*Available on all policy profiles</i>	\$50 / disablement \$75 / disablement \$100 / disablement
<b>Rental Reimbursement</b> <i>*direct billing with Enterprise Rent-A-Car available</i>	\$20/day, \$600 max \$30/day, \$900 max \$40/day, \$1,600 max
<b>Custom or Additional Equipment</b>	Up to \$5,000

### 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**
- ▶ **Agency issued SR-22s**

### 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 coverage during at least 120 of the prior 180 days*
- ▶ **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 \$8/installment for non-EFT, \$4/installment if EFT
- ▶ 6-month pay plan options available:

Down Payment	# of payments	1 <sup>st</sup> Payment Due
16.67 - 30%	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](mailto: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