

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

- ▶ Reinstatements up to 30 days (without a lapse)
- ▶ Online rewrite up to policy expiration
- ▶ Split deductibles available for comprehensive and collision
- ▶ Non-owners program

Coverages & Limits

Bodily Injury Liability	\$30,000 / person \$60,000 / accident
Property Damage Liability	\$20,000 / accident \$25,000 / accident
Uninsured/Underinsured Motorist Bodily Injury	\$30,000 / person \$60,000 / accident
Uninsured/Underinsured Motorist Property Damage	\$20,000 / accident \$25,000 / accident \$200 deductible for hit-and-run
Medical Payments	\$500 / person \$1,000 / person \$2,000 / person
Income Loss Benefits	\$100 / week for up to 52 weeks
Comprehensive & Collision Deductibles	\$250, \$500, \$750 or \$1,000 <i>*Split deductible available</i>
Towing & Labor	\$50 / disablement \$75 / disablement \$100 / disablement <i>*Available on all policy profiles</i>
Transportation Expenses	\$600 / occurrence

Vehicles

- ▶ Any vehicle age accepted for liability only
- ▶ Physical Damage accepted up to 30 years
- ▶ Towing available for 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
- ▶ **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**
Policy must be bound at least 3 days prior to effective date

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, \$5/installment if EFT
- ▶ 6-month pay plan options available:

Down Payment	# of payments	1 st 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

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