

## 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 is available
- ▶ No cancellation, rewrite, reinstatement or endorsement fees
- ▶ Co-owned vehicles accepted
- ▶ Competitive Non-Owners program
- ▶ Online policy management for insureds
- ▶ Reinstatements up to 30 days (without a lapse)

### Coverages & Limits

Bodily Injury Liability	\$25,000 / person \$50,000 / accident
Property Damage Liability	\$25,000 / accident
Uninsured Motorist Bodily Injury	\$25,000 / person \$50,000 / accident
Underinsured Motorist Bodily Injury	\$50,000 / person \$50,000 / accident
Uninsured Motorist Property Damage	\$25,000 / accident Deductible option: \$0, \$300
Medical Payments	\$500 / person \$1,000 / person \$2,000 / person \$5,000 / person
Comprehensive & Collision Deductibles	\$250, \$500, \$750, \$1000, or \$2000 <i>*split deductible available</i>
Towing & Labor	\$50 / disablement <i>*Available on all policy profiles</i> \$75 / disablement \$100 / disablement
Rental Reimbursement	\$20/day, \$600 max <i>*direct billing with Enterprise Rent-A-Car available</i> \$30/day, \$900 max \$40/day, \$1,200 max
Custom Equipment	Up to \$5000

### Vehicles

- ▶ Any vehicle age accepted for liability only
- ▶ Physical Damage OK up to 30 years old
- ▶ No more than 6 vehicles per policy
- ▶ Vehicle used for TNC/DNC unacceptable (ex. Uber, Lyft, UberEATS)
- ▶ Business and Artisan use unacceptable

### Drivers

- ▶ **Foreign:**  
**Mexico:** Matricula/Passport/Voter ID/Birth certificate, Driver License  
**Non-USA:** International/Foreign Drivers Licenses and passports (non-Mexico)
- ▶ **Suspended or Expired** (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 and condos accepted for discount*
- ▶ **Multi-Car**
- ▶ **Proof-of-Prior**  
*Full POP discount with coverage during at least 120 of the prior 180 days*
- ▶ **Advanced Shopping**  
*Must be bound at least 3 days prior to effective date*
- ▶ **In-Agency Internal Transfer**
- ▶ **Compliant Without Insurance**  
*The Named Insured must have three years verified driving history to qualify for this discount*
- ▶ **Military**
- ▶ **Good Student**
- ▶ **Safe Driver**
- ▶ **Renewal Discount**
- ▶ **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 \$10/installment for Bill by Mail, \$5/installment for Auto Pay
- ▶ Various 6-month pay plan options are available to meet customer needs

### 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

Always refer to the GAINSCO Underwriting Manual for rules and guidelines. Insurance policies are underwritten by MGA Insurance Company, Inc.