

PRODUCT FEATURES

Questions? Go to GAINSCOconnect for answers and more.

Why Choose GAINSCO?

- ▶ In existence since 1978
- ▶ Competitive rates to ensure long-term agent partnership
- ▶ Bilingual customer service
- ▶ Point-of-sale underwriting
- ▶ Online endorsements and reinstatements
- ▶ Text cancellation reminders for customers
- ▶ Automatic coverage verification

Policies

- ▶ Reinstatements up to 30 days (without a lapse)
- ▶ Online rewrite up to policy expiration
- ▶ No more than 2 extra vehicles per policy (e.g. 1 driver 4 vehicles is unacceptable)
- ▶ Towing & Labor available
 - Pays up to limits for towing to nearest repair facility due to mechanical breakdown
- ▶ Rental Reimbursement coverage available
 - Applies when vehicle is out of service for a covered peril
- ▶ Business Use and Artisan Use unacceptable
- ▶ Vehicles used for TNC/DNC unacceptable (ex. Uber, Lyft, UberEATS)
- ▶ Non-owner policies offered

Coverages & Limits

Bodily Injury Liability	\$30,000 / person \$65,000 / accident
Property Damage Liability	\$25,000 / accident
Uninsured Motorist Bodily Injury	\$30,000 / person \$65,000 / accident
Underinsured Motorist Bodily Injury	\$10,000 / person \$20,000 / accident \$30,000 / person \$65,000 / accident
Uninsured Motorist Property Damage	\$3,500 / accident \$250 deductible
Personal Injury Protection	\$3,000 / person
Comprehensive & Collision Deductibles	\$250, \$500, 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 up to 30 years old
- ▶ Split deductibles available for comprehensive and collision
- ▶ Physical Damage available with salvage, frame damage, rebuilt, and total loss vehicle (not to include scrapped or deployment of airbags)
- ▶ Coverage available for dually trucks up to 1 ton

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
- ▶ **Out-of-State** license accepted
- ▶ **Registered/titled owners can be excluded**
- ▶ **Agency issued SR-22s** (UT)

Discounts

- ▶ **Auto-Pay**
Checking account, credit card, or debit card
- ▶ **Pay-in-Full**
- ▶ **Prior Coverage**
Allow POP discount with 6 months of coverage preceding the effective date up to 60-days lapse
- ▶ **Prior GAINSCO Coverage**
- ▶ **Agency Internal Transfer**
- ▶ **Advance Purchase**
Must be bound within at least 1 day prior to effective date
- ▶ **Homeowner**
House, mobile home, condo, townhome
- ▶ **Renewal**
- ▶ **Senior Defensive Driver Discount**
- ▶ **Multi-Car**

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
- ▶ 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

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