

## 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)
- ▶ We offer UIMBI

### 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 \$100,000 / accident
Medical Payments	\$500 / person \$1,000 / person \$2,000 / person \$5,000 / person
Comprehensive & Collision Deductibles <i>*split deductible available</i>	\$250, \$500, \$750, \$1000, or \$2000
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
Custom Equipment	Up to \$5000

### Vehicles

- ▶ Any vehicle age accepted for liability only
- ▶ Physical Damage OK up to 30 years old
- ▶ 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, Driver License  
**Non-USA:** International/Foreign Drivers
- ▶ **Suspended or Expired with SR-22**
- ▶ **Unverified:** No License/State ID/Permanent Resident/Visa/Domestic Passport
- ▶ **No surcharge for excluded drivers**

### 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**
- ▶ **Good Student**
- ▶ **Military**
- ▶ **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 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](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