

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
- ▶ Best choice for international drivers
- ▶ Reinstatements up to 30 days (without a lapse)
- ▶ Online rewrite up to policy expiration
- ▶ Rental & Towing can be added to liability policies
- ▶ We offer UM/UIM BI (UIMBI Optional)

Coverages & Limits

Bodily Injury Liability	\$25,000 / person \$50,000 / accident
Property Damage Liability	\$10,000 / accident \$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	\$1,000 / person \$2,000 / person \$5,000 / person
Comprehensive & Collision Deductibles	\$250, \$500, \$750, \$1,000, or \$2,000
Custom or Additional Equipment	\$5,000 / vehicle maximum
Towing & Labor	\$50 / disablement \$75 / disablement \$100 / disablement
Rental Reimbursement	\$20/day, \$600 max \$30/day, \$900 max \$40/day, \$1,200 max

**Direct billing with Enterprise Rent-A-Car available*

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

Drivers

- ▶ **Foreign:**
- ▶ **Mexico:** Matricula/Passport/Voter ID/Birth certificate, Driver License
- ▶ **Non-USA:** International/Foreign Drivers
- ▶ **Suspended or Expired**
- ▶ **Unverified:** No License/State ID/Permanent Resident/Visa/Domestic Passport
- ▶ **Registered/Titled owners**

Discounts

- ▶ **Paid-in-Full**
- ▶ **Auto-Pay**
- ▶ **Homeowners**
Mobile homes & condos accepted for discount
- ▶ **Multi-Car**
- ▶ **Proof of Prior**
Full POP discount with coverage during at least 120 of the prior 180 days
- ▶ **Renewal**
- ▶ **Safe Driver**
- ▶ **In-Agency Transfer**
- ▶ **Military**
- ▶ **Good Student Discount**
- ▶ **Advanced Purchase**
Policy must be bound at least 1 day prior to effective date
- ▶ **Senior Defensive Driver**

Pay Plans

- ▶ Auto-pay EFT or credit card options
- ▶ 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
- ▶ 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
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