

## 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
- ▶ Towing & Labor and Rental Reimbursement coverage available for liability only
- ▶ Non-Owners program (no SR-22 required)
- ▶ Permissive use included for NON-regular operators (Requirements for regular and occasional operators are in the UW Manual)

### Coverages & Limits

Bodily Injury Liability	\$30,000 / person \$60,000 / accident
Property Damage Liability	\$25,000 / accident
Uninsured/Underinsured Motorist Bodily Injury	\$30,000 / person \$60,000 / accident
Uninsured/Underinsured Motorist Property Damage	\$25,000 / accident
Personal Injury Protection	\$2,500 / person
Medical Payments	\$500 / person \$1,000 / person \$2,000 / person \$5,000 / person
Comprehensive & Collision Deductibles	\$250, \$500 or \$1000
Custom or Additional Equipment	\$2,500 / vehicle maximum
Towing & Labor	\$40, \$75, or \$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 available with salvage, frame damage, rebuilt, and insured total loss vehicle titles up to 30 years old.
- ▶ 2 additional vehicles allowed over the number of drivers. Max vehicles: 6/policy

### 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
- ▶ **Out-of-state** license accepted
- ▶ **Registered/titled owners can be excluded**
- ▶ **Agency issued SR-22s**

### Discounts

- ▶ **Multi-Car**
- ▶ **Auto-Pay**
- ▶ **Pay in Full**
- ▶ **Prior Coverage**  
Full POP discount with 4 months of continuous coverage  
Allow POP discount with up to 60-day lapse
- ▶ **Prior GAINSCO Coverage**
- ▶ **Agency Internal Transfer**
- ▶ **Advanced Shopping**  
Policy must be bound at least 1 day prior to effective date
- ▶ **Length of ownership rewards**
- ▶ **Homeowner** (home, mobile home, condo, townhome)
- ▶ **Renewal**

### Pay Plans

- ▶ Auto-pay EFT or credit card options available
- ▶ Credit/debit cards and insured check accepted for down payments
- ▶ Unless Paid-in-Full, an installment fee will apply of \$3.00 for \$500 annualized premium, \$0.50 additional for each \$250 annualized premium
- ▶ 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

*\*Available on select risks only.*

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