

Product Highlights

Bridger Auto2



BRIDGER

Point of Sale

Point of Sale System: InformIns. All New Business, Endorsements, and Payments are done on our website.

Documents: Brokers are required to retain the signed application, signed waivers, signed exclusions, signed EFT forms, licenses (domestic or international), and copies of vehicle registrations. Physical damage risks must have FOUR photos, clearly showing ALL sides of the vehicle.

MVR: Motor vehicle reports are run at the point of sale. Bridger also runs a report to identify "International" drivers that have a CADL. Uprates will occur if a CADL is discovered.

Unlisted Drivers: All household members over the age of 14 (drivers or not and licensed or not), registered owners, and/or individuals with regular access to the vehicle(s) must be added or excluded on the policy. This information should be updated as household situations change. Failure to provide accurate information regarding household members may result in the denial of claims.

Coverages

Bodily Injury		Property Damage		UMBI	UMPD
\$15,000/\$30,000		\$5,000 or \$10,000		\$15,000/\$30,000	\$3,500
Comp/Coll	Special Equipment	Glass Deductible Waiver	Medical Pay	Rental Reimbursement	Lienholder Deductible
\$500 or \$1,000	None	None	\$500/\$1,000	None	\$250 (Included & Automatic)

Discounts

Good Driver GDD1- 20% GDD2-Varies	Mature Driver- 5% BI/PD/COMP/COLL
Renewal- Varies by coverage	Good Student - Varies by coverage

Program Features

Permissive Use	Annual Mileage	Non-Owners	Policy Term
Named operator only for physical damage policies.	Use Actual Annual Mileage	Not Available	6-Month
Altered Vehicles	Business/Artisan	SR-22 for other than the named insured	
None	Acceptable! Only one vehicle eligible No rideshare/delivery.	Yes - Driver must be a Household Resident	
Older Vehicles	Roadside Assistance & Towing	Double or Triple Deductible	
Vehicles Older Than 20 years Acceptable for Liability Only (No Physical Damage Allowed)	Available through Way+ Gold 10-Mile Tow with Uber/Lyft, Car Wash, Parking, Gas Discount and Roadside Services included. May be used maximum two times per policy period.	Not Available	

Acceptable Documents and Important Information

Acceptable Proof of Marriage

Marriage Certificate	Bank Statement *
Joint Tax Return Statement*	Personal Domestic Partner Certificate.*
Vehicle Registration *	Mortgage/Property Agreement or Statement *

*Although accepted as proof, must be legally married.

Exclusions

Registered Owner must be added or excluded. Registered owners can ONLY be added as a driver if they are in the insured's household.

License Acceptance

Domestic: Anywhere U.S. Domestic licenses are Acceptable. Full U.S. Experience w/ minimum 18 months verifiable license exp. In the U.S. Take a copy of the license and put it in the file.

International: All International licenses are accepted. Must have 18-months verifiable US experience for the GDD Discount. Full International Experience back to age 16. Matriculas, Voter IDs and Foreign Passports are acceptable. Retain Photo ID on file.

Permits: ACCEPTABLE! Must be rated with actual experience (0 years)

Susp/Expired/No DL: ACCEPTABLE! If DL is suspended, SR-22 must be filed.

Photographs (IMPORTANT)

All vehicles with Physical Damage or Business/Artisan Use require 4 photos of each vehicle to be kept on file taken from each flat side of the vehicle. Photos may also be uploaded directly through InformIns at POS, via the Bridger App (available on your mobile device) and through Underwriting Pix (link must be requested from UW / Cust Svc). **PRE-EXISTING DAMAGE IS NOT ACCEPTABLE.**

Payment Options

Low down payment 16.66% (1st Payment Due in 21 days) or paid in full options available. Direct Bill, Recurring Credit Card, and Bank Account ACH payment options available.

California - Bridger Auto Contact Information

Payments

Bridger Insurance Services

P.O. Box 9
Pleasanton, CA 94566

Ph 866-762-7332

Online <https://bridgerins.com/policyholders/>

Sales and Marketing

Stephen Williams – VP: (916) 320-3565 or SWilliams@BridgerIns.com

Dawn Huff – Northern CA: (916) 996-9966 or DHuff@BridgerIns.com

Isabel Perez – Broker Relations: (925) 800-7442 or IPerez@BridgerIns.com /

Marketing@BridgerIns.com or BrokerRelations@BridgerIns.com

Customer Service/Underwriting

Ph **866-762-7332**

Email Underwriting@BridgerIns.com

CS & Claims Hours Monday - Friday 8:00am - 5:30pm PST

Claims

Bridger Claims Services

P.O. Box 9
Pleasanton, CA 94566

Ph **855-543-0099**

Online <http://bridgerclaim.com/>

Email ExistingClaims@BridgerIns.com