



Bridger Contact Information

Hours of Operation Monday-Friday 10am to 7:00pm CST

Bridger Website: <http://bridgerins.com>

Customer Portal: <http://texas.bridgerins.com/bridger/Insured>

Bridger Solutions: <http://bridger.solutions>

Claims: 855-543-0099

Newclaims.texas@bridgerins.com

existingclaims@bridgerins.com

Underwriting: 866-762-7332

underwriting.texas@bridgerins.com

This is a quick reference sheet, always refer to the state UW guidelines

Policy Features

- Non-Owners Policies
- SR-22 Filings
- Non-Licensed Drivers Acceptable
- Foreign or International License

Acceptable Underwriting Upload Requirements at Submission

- Signed Application
- Signed UM-UIM-PIP
- Signed EFT form (If applied for)
- Picture of all comp and coll vehicles (All sides)
- Signed Exclusion form
- Vehicle Registration
- Licenses

Unacceptable Risk

- Commercial Risks
- Military Risks below the rank of E-5
- Professional Athletes or entertainers
- Physical Damage only policies

Unacceptable Operators

- Operators with more than one DUI
- Operators with more than 2 major violations within 36 months
- Operators with 3 or more accidents within 36 months (Regardless of fault)
- Drivers with more than 100% surcharge
- Any physically or mentally handicapped risk (Physician's report form needed)
- 71 years older (Physician's report form needed)

Unacceptable Vehicles

- Vehicles garaged outside the state of Texas
- Vehicles with more or less than 4 wheels
- Vehicles with cargo capacity over 1 ton
- Vehicles used for racing, emergency, commercial delivery, messenger service, livery, limo, or taxi
- Step vans, panel vans, dump trucks, flatbed trucks, amphibious vehicles, dune buggies, motorcycles, scooters, motor homes, travel trailers, micro or kit cars, antique, classic, custom, rebuilt, altered or modified.
- Phys Dam coverage for vehicles ISO more than 20 for model year 2010 and earlier or ISO symbol 41 for model year 2011 and later.
- Liability Coverage with ISO symbol of more than 25 for vehicles year 2010 and earlier or ISO symbol 59 for 2011 and later
- Physical Damage Coverage for vehicles over 15 years old

Renewal Billing and Processing

- Policy can be renewed with no more than 60-day lapse
- Renewal bill will be generated 30 days prior to the expiration date
- Renewal payments must be post marked (US post Office) or paid in person, through UW, or customer portal
- Foreign or International License

Policy Terms and Payment Plans

- 6-month policy
- Paid in full accepted
- 1 month down + 5 installments with \$3 installment fees

Policy Fees (Fees are fully earned when collect by the Company)

- \$90 Policy fee on each new business or renewal policy (\$15 collected upon each installment)
- \$5 endorsement fee on each premium endorsement
- \$25 SR-22 fee
- \$3 installment fee
- \$2 MCPAF for each vehicle
- \$25 NSF fee

Rating

- Drivers with permits are required to be rated or excluded
- Highest rated driver to the highest rated vehicle
- More vehicles than drivers highest rated driver to the excess vehicle
- Rates displayed in rating are annual must divide by 2

Coverages

- BI Limits \$30,000 / \$60,000
- Property Damage \$25,000
- Medical Payments \$1,000
- Uninsured Motorist Bodily Injury (UMBI) \$30,000/\$60,000
- Property Damage (UMPD) \$25,000 less \$250 Deductible
- Underinsured Motorist Bodily Injury (UIMBI) \$30,000/\$60,000
- Property Damage (UIMPD) \$25,000
 - **Uninsured and Underinsured motorist coverages are required to be written together**
- Medical Payments \$1,000
- Personal Injury Protection (PIP) \$2,500
 - **Uninsured, Underinsured and Personal Injury Protection coverages must be rejected in writing if not accepted**
- Comprehensive and collision Deductibles \$20/\$250, \$500/\$500, \$1,000/\$1,000
- Roadside Assistance Limits \$75, \$100, \$125
- Rental Reimbursement \$20 a day 20 days, \$20 a day for 30 days, \$25 a day for 20 days, \$25 a day for 30 days

License Types

- Valid Texas State License
- Valid Out of state license
- Mexico License (MX) Concular ID, Matricula, Cedula ID (Foreign ID), Passport from Mexico, Central, or South America
- International License (IT) CID or passport from other country
- Texas ID (TD)
- Non-Licensed (XX)

Discounts

- **Prior Coverage 6/12 months, Renewal, Bridger Prior Coverage, Multi Car, Defensive driver, Anti-theft, Drug/ alcohol driving awareness, NON-Owners**