

## 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
- ▶ Agency Management System download
- ▶ Text cancellation reminders for customers
- ▶ 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 for NON-regular operators. Regular operators must be listed on Declarations page and not excluded, prior to loss.
- ▶ Physical Damage available with salvage, frame damage, rebuilt, and insured total loss vehicle titles

### Coverages & Limits

<b>Bodily Injury Liability</b>	\$30,000 / person \$60,000 / accident
<b>Property Damage Liability</b>	\$25,000 / accident
<b>Uninsured/Underinsured Motorist Bodily Injury</b>	\$30,000 / person \$60,000 / accident
<b>Uninsured/Underinsured Motorist Property Damage</b>	\$25,000 / accident
<b>Personal Injury Protection</b>	\$2,500 / person
<b>Medical Payments</b>	\$500/person \$1,000/person \$2,000/person \$5,000/person
<b>Comprehensive &amp; Collision Deductibles</b>	\$250, \$500 or \$1000
<b>Custom or Additional Equipment</b>	\$2,500/vehicle maximum
<b>Towing &amp; Labor</b>	\$40, \$75, or \$100/ disablement
<b>Rental Reimbursement</b>	\$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 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**
- ▶ **No physical or medical statement needed**

### 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 within 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 \$5.00 for \$500 annualized premium, \$0.50 additional for each \$250 annualized premium
- ▶ 6-month pay plan options available:

Down Payment	# of payments	1 <sup>st</sup> Payment Due
16.67%	5	20 days
23%	5	30 days
30%	5	30 days

### 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

**Agent Website**  
[GAINSCOconnect](#)

**Customer Service/Claims**  
866.GAINSCO (866.424.6726)

**24x7 Customer Payments by Phone**  
866.GAINSCO (866.424.6726)

**GAINSCO Help Desk**  
800.995.0568

**Mailing Address**  
P.O. Box 199023  
Dallas, Texas 75219-9023

\*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.