

Customer Service

(972) 532-1809

Marketing

(972) 532-7603

Claims

(972) 535 5420



6 Month Policy Term

FAQ	TX AUTO	DETAILS
Photos Required	✓	Obtain and retain photos in file for vehicles with physical damage coverage, including endorsements.
Business/Artisan Use	✓	Must upload copy of registration, 4 photos of vehicle & Business / Artisan Use form. 50-mile radius, 5 job sites per day, registration in insured's name, logos, racks, toolboxes OK.
In Home Care/Day Care	✗	Listed as additional interest and added or excluded
Rideshare (Uber/Lyft/etc.)	✗	
Deliver Service (Grub Hub/Uber Eats/etc.)	✗	
License Suspended / Expired	✓	
State ID Card Only	✓	
Foreign License	✓	Foreign license or Matricula accepted. Retain documents on file. Legal gov issued photo ID required.
SR-22	✓	Electronically submitted to MVD. Can be applied to any included driver on policy.
Named Insured Not The Registered Owner	✓	Listed as additional interest and added or excluded. *Move up, to under Non-Owner
Salvaged Vehicle	✓	For physical damage, 4 vehicle photos and photo of VIN required to be uploaded
Vehicles With Existing Damage	✓	A vehicle with pre-existing damage must be in safe and legal driving condition, with all headlights, taillights and blinkers operable, and not present a safety hazard (e.g broken glass).
B/I Limits	30 / 60	
P/D Limits	25	
UM/UIMBI Limit	30 / 60	May be Rejected
Comprehensive & Collision Deductibles	500, 750, 1000	Deductibles Must Match
Coverage Extended to Rental Cars	✓	Extends for liability coverage to a rental car for the named insured, spouse, or a relative listed as a driver. no coverage for physical damage.
UMPD Limit	25	May be Rejected
Rental Reimbursement	✓	\$30 per day with a \$900 max, regardless of days.
Towing And Labor Coverages	\$50, \$75	
PIP Limit	\$2500	May be Rejected
Roadside	✓	Three times per 12-month period. One time per 7 days period. Covers vehicle lockout, tire change, fuel delivery, and towing. \$50 benefit per occurrence.
Pay Plans	Direct Bill /AutoPay	Balanced, Lowest Down, Lowest Monthly Options. Credit/Debit/EFT autopay available.
Lifted or lowered trucks	✓	No more than 6 inches up, lowered not allowed.
Special Equipment	✗	Coverage not offered. Only OEM equipment installed by manufacturer covered.
Van Conversions	✗	Nothing that resembles an RV. No sink, bed, toilet, kitchen, or holding tanks.
Exclude a Spouse	✓	Must upload proof of marriage to the policy for excluded spouses. EXAMPLES: Marriage Certification, Joint Utility Bill, Joint Tax Document, Joint Mortgage Statement, Joint Bank Statement, Joint Rental Agreement, Registration with both spouse's last names and garaging address or Birth Certificate of Common Child. Living apart, is to be rated as single.

Plan details can be found on next page →



6 Month Policy Term

FAQ	TX AUTO	DETAILS
Non-Owner Policy	✓	
Homeowner discount	✓	Proof of ownership must either be attached during the quoting process or submitted via our policy management system.
Good Student Discount	✓	Proof needs to be completed & uploaded to policy.
Distance Student Discount	✓	Over 100 miles from home. Not allowed to have the vehicle at school.
Minor child discount	✓	18 or younger, current policy required to be in-force 24 months to qualify with proof uploaded
5 Year Clean Discount	✓	Named insured must be 25 YO or greater. All drivers must have a valid US DL. No tickets in 3 years & no chargeable accidents in 5 years.
Double Deductible Discount	✓	Optional Double deductible. For the first 60 days following inception, with a lapse, renewal with lapse or endorsement of additional vehicle. Double deductible does not apply to lienholders.
Acceptable Proof of No-Fault or No-Injury	✓	EXAMPLES: Police Report, Claims Experience Letter, Self-Certification.
	✓	

Vehicles from the following are unacceptable for any coverage*:

Make	Model
All Makes	Pure electric vehicles (except Chevrolet Volt and Nissan Leaf)
Alfa Romeo	All Models
ARO	All Models
Aston Martin	All Models
Audi	RS6, RS7, R1, Quattro, S8 Quattro
Avanti	All Models
Bentley	All Models
BMW	Z8, "M" Variations
Bricklin	All Models
Bugatti	All Models
Cadillac	Escalade, CT5, CT4, XLR, CT6, ELR, All "V" Models
Calloway	C12
Checker	All Models
Chevrolet	Lingenfelter, Hammer and Mallet Corvettes, Camaro Z28, XL1
Chrysler	All Limousines
DeLorean	All Models
Dodge	Shelby Durango, Challengers, Chargers, Viper
Elio	All Models
Ferrari	All Models
Fisker	All Models
Ford	All Saleen Mustangs, Mustang Shelby GT, "Cobra" and "Boss" and "Mach" variations, Ford GT, Crown Victoria
GEM	All Models

Make	Model
Hennessey	All Viper Models
Honda	EV, FCX
Hummer	All Models
Jeep	All Postal Units
Jensen	All Models
Jaguar	All Models
Lada	All Models
Laforza	All Models
Lamborghini	All Models
Land Rover	All Models
Lotus	All Models
Maserati	All Models
Maybach	All Models
Mazda	RX-7, RX-8
McLaren	All Models
Mercedes Benz	SLR McLaren, CL63/65, AMG's, 600 B FCELL, Sprinter
Morgan	All Models
Mosler	All Models
Nissan	All Stillen Z Models, GT-R, 350Z, 370Z, 400Z
Panoz	All Models
Pantera	All Models
Pontiac	Trans Am and "Trans Am" variations
Porsche	All Models
Rolls Royce	All Models
Roush	All Roush Mustangs

Make	Model
Ruf	All Models
Sterling	All Models
Saleen	All Models
Shelby	Cobras and Series 1
Smart cars	All Models
Spyker	All Models
Make	Model
Subaru	Postal Units, WRX
Tesla	All Models
Toyota	Supra
Vector	All Models