

## PRODUCT FEATURES

Questions? Go to [www.GAINSCOconnect.com](http://www.GAINSCOconnect.com) for answers and more.

### Why Choose GAINSCO?

- ▶ In existence since 1978, we currently operate in 15 states
- ▶ 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
- ▶ Non-Owners program

### Coverages & Limits

<b>Bodily Injury Liability</b>	\$25,000 / person \$50,000 / accident
<b>Property Damage Liability</b>	\$20,000 / accident \$25,000 / accident
<b>Uninsured/Underinsured Motorist Bodily Injury</b>	\$25,000 / person \$50,000 / accident
<b>Uninsured/Underinsured Motorist Property Damage</b>	\$20,000 / accident \$25,000 / accident \$200 deductible for hit-and-run
<b>Medical Payments</b>	\$500 / person \$1,000 / person \$2,000 / person
<b>Income Loss Benefits</b>	\$100 / week for up to 52 weeks
<b>Comprehensive &amp; Collision Deductibles</b> <i>*split deductible available</i>	\$250, \$500, \$750 or \$1000
<b>Towing &amp; Labor</b>	\$50 / disablement \$75 / disablement \$100 / disablement
<b>Transportation Expenses</b>	\$600 / occurrence

### Vehicles

- ▶ Any vehicle age accepted for liability only
- ▶ Physical Damage accepted up to 30 years
- ▶ Vehicles registered in Mexico accepted
- ▶ Towing available for liability policies

### Drivers

- ▶ Mexico: Matricula/Passport/Voter ID/ Birth certificate, Drivers Licenses
- ▶ Non-USA: International/Foreign Drivers Licenses and Passports (non-Mexico)
- ▶ Suspended or Expired
- ▶ Unverified: No License/State ID/Permanent Resident/Visa/Domestic Passport
- ▶ Registered/Titled owners can be excluded
- ▶ Agency issued SR-22s

### Discounts

- ▶ Auto-Pay
- ▶ Homeowners  
*house, townhome, condo, mobile home*
- ▶ Multi-Car
- ▶ Proof-of-Prior  
*Allow POP discount with 6 months of coverage preceding the effective date up to 60-days lapse*
- ▶ Safe Driver
- ▶ Renewal
- ▶ Advanced shopping  
*Must be bound within at least 3 days prior to effective date*
- ▶ Paid-in-Full  
*To receive paid-in-full discount at renewal, agent must call Customer Service*

### Pay Plans

- ▶ Auto-pay EFT or credit card options available
- ▶ Credit/debit cards and insured check accepted for down payments
- ▶ Unless Paid-in-Full is selected, an installment fee will apply of \$10/installment for non-EFT, \$5/installment if EFT
- ▶ 6-month pay plan options available:

Down Payment	# of payments	1st Payment Due
16.67 - 30%	5	30 days

- ▶ 12-month pay plan options available:

Down Payment	# of payments	1st Payment Due
8.33-12.5%	11	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

Your Sales Leader  
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Agent Website  
[www.GAINSCOconnect.com](http://www.GAINSCOconnect.com)

Customer Service/Claims  
866.GAINSCO (866.424.6726)  
800.532.3522 fax  
[gainsco.services@gainsco.com](mailto:gainsco.services@gainsco.com)

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

**GAINSCO Help Desk**  
800.995.0568