



# BRIDGER

**All Obstacles Have Been Removed  
from Your Path and the Road to  
Submitting Applications is  
WIDE OPEN!!**



## DOCUMENT RETENTION

You no longer need to upload ANY signed policy documents at the time of the new business transaction. Please retain the signed application and FOUR photos of vehicles with Comp/Coll in your agency files. \*\* Documents must be provided from your files when claims occur or periodic agency audits are performed.

\*\*Although we still DO NOT accept vehicles with pre-existing damage, such as cars with major dents or with safety features missing, we are much more relaxed about accepting vehicles with minor scratches and scrapes. However, claims for vehicles with pre-existing damage exceeding minor scratches and scrapes will be excluded from coverage. This exclusion also applies to salvaged vehicles for physical damage.

## FOREIGN LICENSE – MATRICULA – ID CARD

We NO LONGER ASK FOR PROOF of Foreign License or Passport – Matricula – Voter ID

**Foreign Driver's License – Foreign Passport – Matricula – Voter ID Card**

Enter Full Driving Experience in the **INTERNATIONAL DRIVING EXPERIENCE** Fields

**ID Card – Must be Rated Using 0 Years of Driving Experience and License Type Field = No License**

\*\*Proof of Foreign License – Foreign Passport – Matricula – Voter ID Card for drivers is to be maintained in your agency files\*\*

## GREAT RATES – EASE OF USE – WORLD CLASS SERVICE

Try out a **BridgerAuto** quote today!

**Stephen Williams**

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# Product Highlights

## Bridger Auto



# BRIDGER

### Point of Sale

**Point of Sale System:** Policy One. 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	\$1,000 max	YES!	\$1,000	\$20/\$30/\$40 per day (max 30 days)	\$500 (Included & Automatic)		

### Discounts

<b>Good Driver 20%</b>	<b>Conviction Free 12.5%</b>	<b>Multi-Car (varies by coverage)</b>
<b>Defensive Driving Course 5%</b>		<b>Good Student 10%</b>

### Program Features

Permissive Use	Annual Mileage	Non-Owners	Policy Terms
Named operator only for physical damage policies.	Input Actual Mileage.	Yes. Can convert to and from a non-owners policy.	6 month
Altered Vehicles	Business/Artisan	SR-22 for other than the named insured	
Max lift/lower of 3"	Acceptable! Only one vehicle eligible. Must call underwriting for prior approval. No rideshare/delivery.	Yes - Driver must be a Household Resident	
Older Vehicles	Roadside Assistance & Towing	Double Deductible	
Acceptable for Liability Only for vehicles older than 30 years. No Physical Damage Allowed.	Optional through Nation Safe Drivers! It includes a 15 mile towing radius and the service can be used up to five times per year.	Physical damage risks are subject to a double deductible for any losses that occur in the first thirty days of the policy, the addition of a vehicle, or the additional of physical damage to an existing vehicle.	

### Acceptable Documents and Important Information

#### Acceptable Proof of Marriage

Marriage Certificate  
 Joint Tax Return Statement\*  
 Vehicle Registration \*  
 Bank Statement \*  
 Personal Domestic Partner Certificate.\*  
 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.  
 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, Business/Artisan, or containing Altered Vehicles require 4 photos of each vehicle to be kept on file taken from each flat side of the vehicle. Photos are also able to be uploaded directly through Policy One, via the Bridger App (available on your mobile device), and through Underwriting Pix (link needs to be requested via customer service).  
**PRE-EXISTING DAMAGE IS NOT ACCEPTABLE.**

### Payment Options

Low down payment (due in 21 days), 25% down (due in 30 days), or paid in full options available. Direct bill, recurring credit card, and 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

Marketing@bridgerins.com or Brokerrelations@bridgerins.com  
 Stephen Williams: (916) 320-3565 or swilliams@bridgerins.com  
 Hector Zuniga: (626) 540-6460 or hzuniga@bridgerins.com  
 Isabel Perez: (925) 800-7442 or iperez@bridgerins.com

#### Customer Service/Underwriting

Ph **866-762-7332**  
 Email [underwriting@bridgerins.com](mailto:underwriting@bridgerins.com)  
 Hours Monday - Friday 9:00am - 5:00pm PST

#### Claims

**Bridger Claims Services**  
 P.O. Box 9  
 Pleasanton, CA 94566  
 Ph **855-543-0099**  
 Online <http://bridgerclaim.com/>  
 Email [existingclaims@bridgerins.com](mailto:existingclaims@bridgerins.com)

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