

Product Highlights

Bridger Auto



BRIDGER

Point of Sale

Point of Sale System: InformIns. 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

Good Driver 20%	Conviction Free 12.5%	Multi-Car (varies by coverage)
Defensive Driving Course 5%	Good Student 10%	NEW – Triple Deductible Discount 6% *First 60 Days / Discount May Be Removed**

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. **Unless the Deductible Discount Applies**	

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.

IMPORTANT - Photograph Requirements - 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 InformIns, 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

18% Low Down Payment (due in 21 days) / 25% Down Payment (due in 30 days) / Paid-In-Full Option available / Direct Bill - Recurring Credit Card - ACH Payment Options Available

Bridger Insurance - Contact Information (CA)

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 – VP: (916) 320-3565 or swilliams@bridgerins.com
Dawn Huff – Northern CA: (916) 996-9966 or dhuff@bridgerins.com
Isabel Perez – Broker Relations: (925) 800-7442 or iperez@bridgerins.com

Customer Service / Underwriting

Ph 866-762-7332

Email underwriting@bridgerins.com

Hours Monday - Friday 9:00am - 5:00pm PST

Sales and Marketing

Bridger Claims Services

P.O. Box 9
Pleasanton, CA 94566

Ph 855-543-0099

Online <http://bridgerclaim.com/>

Email existingclaims@bridgerins.com