

Product Highlights

BridgerAuto Segundo



Bridger Contact Information

Hours of Operations: Monday – Friday 10:00 AM - 7:00 PM (CST)

Bridger Website: <http://BridgerIns.com>

Customer Portal: <http://Producer.BridgerIns.com/>

Underwriting: (866) 762-7332

Underwriting.Texas@BridgerIns.com

This is a quick reference sheet, always refer to the state UW Guidelines

Hours of Claims Dept: Monday – Friday 9:00 AM – 4:30 PM (CST)

Claims: (855) 543-0099

NewClaims.Texas@BridgerIns.com

ExistingClaims@BridgerIns.com

Policy Features

- Non-Owners Policies • SR-22 Filings • Non-Licensed Drivers Acceptable
- Foreign or International License

Acceptable Underwriting Upload Requirements at Submission

- Signed Application • Signed UM-UIM-PIP • Signed EFT Form (if applied for)
- Picture of all Comp & Coll Vehicles (all 4 sides) • Signed Exclusion Form
- Vehicle Registration • Licenses

Unacceptable Risk

- Commercial Risks • Military Risks below the rank of E-5
- Professional Athletes or Entertainers • Physical Damage only policies

Unacceptable Operators

- Operators with more than 1 DUI
- Operators with more than 2 Major Violations within 36 months
- Operators with 3 or more Accidents within 36 months (Regardless of fault)
- Drivers with more than 100% surcharge
- Any physically or mentally handicapped risk (Physician's report form needed)
- 71 years or older (physician's report form needed)
- Risks where the operators are not residents of Texas for a min of 10 months
- Unacceptable operators residing in household can be excluded

Unacceptable Vehicles

- Vehicles garaged outside the state of Texas
- Vehicles with more or less than 4 wheels
- Vehicles with cargo capacity over 1 ton
- Vehicles used for racing, emergency, commercial delivery, messenger service, livery, limo, or taxi
- Step vans, panel vans, dump trucks, flatbed trucks, amphibious vehicles, dune buggies, motorcycles, scooters, motor homes, travel trailers, micro or kit cars, antique, classic, custom, rebuilt, altered, or modified.
- Physical Damage coverage for vehicles with ISO symbol more than 20 for model year 2010 and earlier or ISO symbol 41 for model year 2011 and later.
- Liability Coverage with ISO symbol of more than 25 for vehicles year 2010 and earlier or ISO symbol 59 for 2011 and later
- Physical Damage Coverage for vehicles over 20 years old

Renewal Billing and Processing

- Policy can be renewed with no more than 60-day lapse
- Renewal bill will be generated 30 days prior to the expiration date
- Renewal payments must be post marked (US Post Office) or paid in person, through UW, or customer portal

Policy Terms and Payment Plans

- 6-month policy
- Paid-In-Full accepted
- 1 month down + 5 installments with \$8 installment fees
- Recurring credit card and insured EFT

Policy Fees (Fees are fully earned when collect by the Company)

- \$90 Policy Fee on each new business or renewal policy
- \$8 Endorsement Fee on each premium endorsement
- \$25 SR-22 Fee
- \$8 Installment Fee
- \$2 MCPAF for each vehicle, per six-month term
- \$25 NSF Fee

Rating

- Drivers with permits are required to be rated or excluded
- Highest rated driver to the highest rated vehicle
- More vehicles than drivers highest rated driver to the excess vehicle
- Rates displayed with annual premiums rated must be divided by 2
- **All owners of the vehicles must be added or excluded from the policy**

Coverages

- BI Limits \$30,000 / \$60,000
- Property Damage \$25,000
- Medical Payments \$1,000
- Property Damage (UMPD) \$25,000 less \$250 Deductible
- Uninsured/Underinsured Motorist Bodily Injury (UMBI/UIBMI) \$30,000/\$60,000
- Uninsured/Underinsured Property Damage (UMPD/UIMPD) \$25,000
 - **Uninsured and Underinsured motorist coverages are required to be written together**
- Medical Payments \$1,000
- Personal Injury Protection (PIP) \$2,500
 - **Uninsured, Underinsured and Personal Injury Protection coverages must be rejected in writing if not accepted will be added to the policy**
- Comprehensive and collision Deductibles \$250/\$250, \$500/\$500, \$1,000/\$1,000
- Way + Gold Roadside and Transportation Assistance (See plan for benefits)
- Rental Reimbursement \$20 a day 20 days* \$20 a day for 30 days* \$25 a day for 20 days* \$25 a day for 30 days

License Types

- Valid Texas State License • Valid Out of State License • Mexico License (MX)
- Consular ID • Matricula • Cedula ID (Foreign ID) • Passport from Mexico, Central or South America
- International License (IT) CID or passport from other country
- Texas ID (TD)
- Non-Licensed (XX)

Discounts

- [Prior Coverage 6/12 months](#) • [Renewal](#) • [Bridger Prior Coverage](#)
- [Multi Car](#) • [Defensive Driver](#) • [Anti-theft](#) • [Drug/Alcohol Driving Awareness](#)
- [Non-Owners](#)