

Product Highlights

Bridger Auto2



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 & A-Plus Report: 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. We also run an A-Plus Loss History Report on all disclosed and undisclosed accidents.

Unlisted Drivers: All household members over the age of 14 (drivers or not / 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 \$15,000 / \$30,000	Property Damage \$5,000 or \$10,000	UMBI \$15,000 / \$30,000	UMPD \$3,500
Comp/Coll \$500 or \$1,000	Special Equipment Not Available	Glass Deductible Waiver Not Available	Medical Pay \$500 / \$1,000
		Rental Reimbursement Not Available	Lienholder Deductible \$250 (Included & Automatic)

Discounts

Good Driver: GDD1 - 20% / GDD2 - Varies	Mature Driver: 5% BI / PD / COMP/COLL	Triple Deductible Discount: 10% COMP/COLL
Renewal: Varies by Coverage		Good Student: Varies by Coverage

Program Features

Permissive Use Named Operator Only for physical damage policies	Annual Mileage Use Actual Annual Mileage Minimum Annual Mileage is 16,000	Non-Owners Not Available	Policy Terms 6-Month Term 12-Month Term
Altered Vehicles None	Business/Artisan Acceptable! Only one (1) vehicle eligible No rideshare / delivery services	SR-22 for other than the named insured Yes - Driver MUST be a Household Resident	
Older Vehicles Vehicles Older Than 20 years Acceptable for Liability Only (No Physical Damage Allowed unless all drivers qualify as Prop. 103 Good Drivers)	Roadside Assistance & Towing Available through Way+ Gold 10-Mile Tow with Uber/Lyft, Car Wash, Parking, Gas Discount and Roadside Services included. May be used maximum two times per 6-month period	Triple Deductible Discount Endorsement Physical damage risks are subject to a triple deductible for any losses that occur in the first sixty days after policy inception, or reinstatement with a lapse, or renewal with a lapse, or gap in coverage, or the addition of a vehicle to the policy. **Triple Deductible Discount May Be Removed**	

Acceptable Documents and Important Information

Acceptable Proof of Marriage

Marriage Certificate	Bank Statement *
Joint Tax Return Statement*	Personal Domestic Partner Certificate.*
Vehicle Registration *	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.

LATE FEES ON INSTALLMENTS: If an Installment Payment is submitted late, we will charge the following fee:\$8 Good Driver; \$10 Non-Good Driver

License Acceptance

Domestic: Anywhere U.S. Domestic Licenses are Acceptable
Full U.S. Experience; GDD Discount w/ minimum 3 years verifiable license exp. in the U.S. Maintain copy of license in file

International: All International licenses are accepted. Must have 18-months verifiable US experience for the GDD Discount. Full International Experience back to age 16. Matriculas, Voter IDs and Foreign Passports are acceptable. Retain Photo ID on file.

ID Cards / Permits: ACCEPTABLE! Must be rated with actual experience (0 years)
****We will require a CA Drivers License at policy renewal****

Susp/Expired/No DL: ACCEPTABLE! If DL is suspended, SR-22 must be filed.

Photographs (IMPORTANT)

All vehicles with Physical Damage or Business / Artisan Use needs to be personally inspected and require 4 photos of each vehicle to be kept on file taken from each flat side of the vehicle. If the agent is not able to inspect the vehicle(s), we require that the insured place an inanimate object on the vehicle to confirm that the photos are new.

Photos may also be uploaded directly through InformIns at POS, via the Bridger App (*available on your mobile device*). **PRE-EXISTING DAMAGE IS NOT ACCEPTABLE.**

Payment Options

6-MONTH POLICY TERM: Low Down Payment of 16.66% (1st Payment Due in 21 days) / 22.95% Down (1st Payment Due in 30 days) / Paid-In-Full option available

12-MONTH POLICY TERM: Low Down Payment of 8.00% (1st Payment Due in 21 days) / 11.00% Down (1st Payment Due in 30 days) / Paid-In-Full option available

Direct Bill, Recurring Credit Card, and Bank Account ACH payment options available.

California - Bridger Auto Contact Information

Payments

Bridger Insurance Services
P.O. Box 9
Pleasanton, CA 94566

Phone #: (866) 762-7332

Online: <https://BridgerIns.com/Policyholders/>

Customer Service/Underwriting

Phone #: (866) 762-7332

E-Mail: Underwriting@BridgerIns.com

CS & Claims Hours: Monday - Friday 8:00am - 5:30pm PST

Sales and Marketing

Stephen Williams – VP: (916) 320-3565 / SWilliams@BridgerIns.com

Dawn Huff – NorCal Rep: (916) 996-9966 / DHuff@BridgerIns.com

Nancy Orozco - SoCal Rep: (909) 329-9940 / NOrozco@BridgerIns.com

Isabel Perez – Broker Relations: (925) 800-7442 IPerez@BridgerIns.com

Marketing@BridgerIns.com or BrokerRelations@BridgerIns.com

Claims

Bridger Claims Services

P.O. Box 9

Pleasanton, CA 94566

Phone #: **(866) 762-7332**

Online: <http://BridgerClaim.com/>

E-Mail: ExistingClaims@BridgerIns.com