

## **PAY PLANS: DIRECT BILL AND EFT**

- 6 Pay= 16.67% down + MVCPA fee + Policy fee spread (EFT is discounted)
- 5 Pay= 33.33% down + MVCPA fee + policy fee spread (EFT Discounted)
- Paid in Full = 100% down + MVCPA fee + policy fee (Discounted)

## **DISCOUNTS\*:**

- Homeowner: Applies for HOUSE, CONDO or MOBILE HOME with proof of ownership (named insured and/or spouse) is submitted via homeowner insurance dec page, tax bill, mortgage statement, or county cad.org.
- Prior Coverage: Applies when proof of prior coverage is submitted.
- Advance Purchase: Applies when policy is purchased at least three days prior to inception date.
- Agency Internal Transfer: Applies to the policy when the named insured is eligible for the prior coverage discount and the prior coverage was written by the same agency submitting the application to Anchor General.
- Payment Plan Discount: Applies when the policy is on an automated payment plan or paid in full.

## **COVERAGES\*:**

- Bodily Injury.....\$30,000 person/  
60,000 accident
- Property Damage Liability.....\$25,000 Accident
- Uninsured/Underinsured  
Motorist BI.....\$30,000 person/  
\$60,000 Accident
- Uninsured/Underinsured Motorist...PD \$25,000
- Personal Injury Protection.....\$2500/Person
- Medical Payments.....\$500, \$1000,  
or \$2000/Person
- Comprehensive and Collision  
Deductible Options.....\$500 or \$1000
- Custom/Additional Equipment....\$2000/Vehicle

## **ACCEPTABLE DRIVER'S LICENSE\*:**

- Texas ID, US-Out of State, Mexico, Matricula, International, Passport

## **UNACCEPTABLE DRIVER'S LICENSE\*:**

- Revoked, Cancelled (Suspended License must be reinstated within 30 Days)

## **ENDORSEMENTS\*:**

- Endorsements can be processed online via Anchor's policy administrative system.

## **VOIDS / FLAT CANCELLATIONS\*:**

- All requests to Void or Flat cancel a policy must be submitted within 24 hours of the inception date. No expectations. Flat Cancellations / Voids are not permitted unless there is duplicate coverage in place. All requests to Void / Flat Cancel a policy are subject to Underwriting approval.

## **CANCELLATION REQUESTS\*:**

- A request by the insured to cancel the policy must be in writing and signed by the named insured.
- All earned premium must be collected prior to a cancellation request.

## **REQUIRED DRIVER INFORMATION\*:**

- Policies can be written for an insured that is not the registered/titled owner, but the registered/titled owner must be rated or excluded on the policy.
- All persons in the household over 15 must be listed or excluded as a driver

## **REISSUES AND REINSTATEMENTS\*:**

- If the Premium is postmarked prior to the cancellation date a policy will be reinstated without a lapse in coverage
- If the Premium is postmarked AFTER the cancellation date the premium will be returned to the policyholder with instructions to contact their producer. If the producer receives the premium within 7 days of the cancellation date and the insured signs a no loss statement, the policy will be reinstated without a lapse. The producer must initiate the reinstatement of the policy.
- If the producer receives the premium AFTER 7 days of the cancellation date, the policy will need to be rewritten and reissued with a new policy number.

**SR-22\*:**

- If an SR-22 filing is needed by the insured or the insured's spouse, it may be done at point of sale if the new application is uploaded via the company's policy administration system.
- SR-22 filings will only be processed in the state of Texas for the named insured or the named insured's spouse.

**UNACCEPTABLE DRIVERS\*:**

The following drivers are considered unacceptable:

- More than 8 drivers per policy.
- Any operator who is not a resident of the State of Texas.
- Any operator under the age of 15.
- Any named insured under the age of 18.
- Any operator who lives or works in Mexico.
- Migratory risks, including transient and seasonal workers.

**UNACCEPTABLE VEHICLES:**

The following risks are unacceptable for this program:

- Vehicles being driven for ANY TYPE of BUSINESS USE: (realtor, pizza delivery, construction, etc.) Vehicles being driven for UBER, LYFT, DOOR DASH, etc. (or any other similar transportation network).
- Photos must be submitted for all vehicles with physical damage coverage and UMPD
- Any vehicle which has been substantially modified in appearance or performance, or mechanically altered; i.e. high suspension or lift kits.
- Conversion or Cargo Vans.

**UNDERWRITING HIGHLIGHTS**

- Salvaged titled vehicles with Liability coverage only, are acceptable. Salvaged title vehicles with Physical Damage coverage (including UMPD) are not acceptable
- Duallys with payload capacity 1 ton or less are acceptable for Liability only. Photos must accompany the application or endorsement.

**REQUIRED VEHICLE INFORMATION\*:**

- All vehicles must be registered/titled to the named insured, his/her spouse, a listed driver, or an excluded driver. Motor vehicles including private passenger, station wagon, utility, pickup or van which do not exceed one-ton load capacity are eligible for this program.
- Photos must be submitted for all vehicles with physical damage coverage

**NON-OWNED POLICY:** Yes

\*Refer to full Underwriting Manual for full details

**TELEPHONE SUPPORT**

- Call ..... 1-877-952-1100
- Hours ..... 10:00am-7:00pm CST
- Policyholder Services Manager:  
Jeffrey Inigo ..... [jnigo@anchorgeneral.com](mailto:jnigo@anchorgeneral.com)
- Policyholder Services Supervisor:  
Ernesto Jimenez ..... [ejimenez@anchorgeneral.com](mailto:ejimenez@anchorgeneral.com)
- Policyholder Services Supervisor:  
Martha Laroya ..... [mlaroya@anchorgeneral.com](mailto:mlaroya@anchorgeneral.com)

**HELP DESK - TECH SUPPORT**

- Contact ..... 1-888-536-1500

**CLAIMS OFFICE IN TEXAS**

- Claims Reporting ..... 1-800-542-6246  
1-888-308-7900 (after hours)

**TEXAS TEAM**

Texas

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