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# CMGA

INSURANCE

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## Policy Terms

- 6 month policy (Paid in full)
- 6 month policy 16.67% down, 5 monthly payments, first installment due in 20 days, cancellation in 30 days
- 6 month policy 25% down, 4 monthly payments, first installment due in 30 days

## Program Outline

- Liability accepted up to 50 years
- Comp/ Coll accepted up to 20 years
- 6 vehicles per policy
- 1 Driver to 4 vehicles ratio accepted
- Photos required for Comp/Coll & UMBI/PD
- Medical Statement 75 or older
- TX ID accepted
- Out of State DL or ID - 90 Days to change to a Texas DL or ID
- Matricula, Passport, Foreign, and International identifications accepted

## Program Discount

- Homeowners (Discount removed after 7 days)
- Proof of Prior - 1 thru 12 months prior (Discount removed after 7 days)
- In-Agency transfer
- Multi-car
- Paid in full
- Recurring payment (EFT) 2 declines per policy period
- Renewal
- Paperless with a valid email only
- Vehicle photos (Discount removed after 7 days)

## Program Coverage

- Bodily Injury / Property Damage Liability - \$30,000 per person; \$60,000 per accident; \$25,000 per accident
- Uninsured / Underinsured Motorist BI/PD - \$30,000 per person; \$60,000 per accident; \$25,000 per accident
- Personal Injury Protection \$2,500 per person
- Comprehensive & Collision Deductibles of \$250 \$500 and \$1,000
- Rental Reimbursement \$20 per day/ \$600 max, \$30 per day \$900 max, \$40 per day \$1,200 max (Available with Comp/Coll)
- Towing & Labor \$40 or \$75 per occurrence (Available with Comp/Coll)

## Point of Sale

- Moving Violations previous 3 years
- Loss history previous 3 years
- Prior Coverage Verifier
- Salvage & Rebuilt titles for Liability only
- Ineligible for New Business
  - Any operator who is not a resident of Texas
  - Any named insured 18 years or under
  - No lifted vehicles
  - Drivers over the age 85 for new business
  - Any operator who lives or works in Mexico
  - Any celebrity known to a large segment of the population
  - Any operator with a criminal background

## Policy Restart

- Policies that have been cancelled for non-payment can be re-quoted through Constitution under the "Functions" section located on their old policy; customers will start a new effective date, and all previous discounts will automatically be applied.

## Customer Service and Underwriting

Phone: 1(888) 888-2600

Fax: (832) 634-4788

Email- [underwriting@constitutionmga.com](mailto:underwriting@constitutionmga.com)

## Office Hours

Monday – Friday 9:00 am – 6:00 pm

Saturday – 10:00 am – 3:00 pm

## Claims

Phone: 1(888) 888-2400

Monday – Friday 8:00 am – 5:00 pm

Website: [www.cmgains.com](http://www.cmgains.com)

**FOR ADDITIONAL INFORMATION PLEASE REFER TO THE UNDERWRITING GUIDELINES**