



Covercube – Texas Auto Program

Underwriting Highlights (Effective Oct 1, 2025)

Carrier: Aegis Security Insurance Company | NAIC 33898

Administered by: Covercube Insurance Solutions, LLC | TX License: 3326683

Eligibility

- Drivers: All household members 15+ must be listed or excluded
- Unacceptable Vehicles: Commercial vehicles, high-value autos (\$80k+ liability / \$50k+ physical damage), racing, livery, delivery, exotic/antique/specialty cars
- Unacceptable Drivers: More than 2 at-fault accidents in 36 months; More than 1 alcohol/drug violation in 36 months; More than 2 major violations in 36 months
- Rideshare Acceptable with 25% Surcharge
- Business Use Acceptable with 20% Surcharge - any of its mileage is associated with a business, occupation, trade, profession, or commercial application
- Artisan Use Acceptable with 20% Surcharge – Used to carry tools/less than 5 job sites per day and one additional driver

Coverages Offered

- Liability: \$30k/\$60k BI, \$25k PD | UM/UIM with matching limits (rejection form required if declined)
- UM/UIM PD: \$25k w/ \$250 deductible | PIP: \$2,500 | Med Pay: \$500–\$5,000
- Named non owner policies accepted
- Comp/Collision: Deductibles \$250, \$500, \$1,000 | Transportation Reimbursement: \$30/day, max \$900
- Roadside Assistance 📞: 877-975-8622

Discounts

- Prior Coverage = 15% | Agency Internal Transfer = 5% (continuous coverage in same agency)
- Advance Purchase (≥7 days before effective date) = 7%
- Auto-Pay Plan discount = 15% | Paid in Full discount = 15%
- Homeowners discount = 10%

Fees

- Policy Fee: \$85 (\$50 with new policy, remaining spread amongst installments) | Installment: \$9 | Late: \$15 Reinstatement: \$15 | Cancellation: \$25 (insured request)
- SR-22 Filing: \$25 | Endorsement: \$5 | NSF: \$25 | MVPCA: \$2.50 per vehicle

Policy Terms & Payments 6-month policies (renew in 6-month terms)

- Down Payments: Auto-Pay: 16.7% down - due on day 30
- Direct Bill: 20% down - due on day 25 | 23% down - due on day 30

Key Reminders

- Photos recommended but not required | Salvaged vehicles acceptable with photos
- Annual Mileage base = 10,001 miles
- ENCOURAGE YOUR INSURED TO SIGN UP AT www.covercube.com

📞 Customer Service: (602) 606-9651 | ✉️ info@covercube.com | www.covercube.com

📞 Claims: (623) 444-5068 | 📞 Marketing: (844) 958-4953