

## Entegra General - TX Auto UW Quick Reference Sheet

Shown as **Entegra Paragon** on ITC TurboRater

Coverage	Limits	Comments
BI/PD	30/60/25	
UMBI,UMPD	30/60/25	
Medical	500, 1,000, 2,000	
PIP	2,500	
Deductibles	750, 1,000	750 and 1000 Deductibles
Maximum Vehicle Value	\$50,000	Vehicles with Original MSRP over \$50,000 not eligible
Custom Equipment	Only Factory OEM Equipment	No coverage for custom equipment
<b>License Requirement</b>		<b>Years of Driving Experience (system defaults to experience starting at 16 years of age)</b>
TX License or other state License	Ok	Select State for which applicant is licensed in drop down, and license status Active, Expired Suspended
TX ID or other state ID	Ok	Select State ID for State it's in and in the license status select No License
Matricula/MX Passport	Ok	Select <b>Mexico</b> in the Current License State drop down and select Active for status
Foreign/International	Ok	Select <b>Foreign</b> in the Current License State drop down and select Active for status
No License	Ok	Select <b>Non-License</b> in the Current license state Drop Down
Expired / Suspended License	Ok	Select License Status as <b>Expired</b> or <b>Suspended</b> in License Status Drop Down
SR22	Yes	Entegra will issue SR22 for only one driver per policy
<b>Documents</b>		
<b>Photos</b>	<b>Yes when Comp/Coll</b>	<b>Retain photos of vehicle in your file. Make available to Entegra upon request</b>
Registration	not required	Retain in your file - <b>Vehicles can not be registered to business or corporation</b>
Copy of License	not required	Retain in your file
<b>Policies</b>		
6-Month Term		Entegra offers a 6 month term.
Non-Owner Policies	Not Available	Not available
<b>Fees</b>		
Policy Fee	\$65	\$65 policy fee for Six month policy
MVCPA	\$2.50	\$2.50 per vehicle per six months
Billing Fee	\$10	Mailed Invoice to insured, EFT of CC, EFT of Bank Acct
Endorsement Fee	\$7	Applies when premium changes as a result of change request by insured/producer
Reinstatement Fee	\$10	\$10 reinstatement fee will apply to all reinstatements
NSF Fee	\$25	NSF fee will be charged for all Return Check Payments (Including declined CC payments)
Cancellation Fee	\$30	\$25 cancellation fee applies to Insured Request Cancellations (ONLY)
SR22 Filing Fee	\$24	
<b>Discounts Offered</b>		<b>Maximum Discounts shall not exceed 40%</b>
Advanced Purchase		Applies when policy is purchased 3 or more days prior to inception date
EFT Checking Pay Plan		Applies when EFT Checking Pay Plan has been selected
Anti-Theft	I, II, III	Applies when vehicle is equipped with one of 3 displayed anti-theft devices in system
Anti-Theft	IV	Additional Discount when vehicle has LoJack, VIN Etching, or Hoodlock / Latching Mechanism
Claim Free Renewal		Applies when customer has not reported a claim during policy term.
Multi-Car		Applies to like coverage when 2 or more vehicles are insured
Pay In Full		Applies when premium is paid in full on both 6 month or annual policy
Homeowners		Applies when customer owns a home.
Transfer		Applies when customer is currently insured and transferring to Entegra. Can't have more than 30 day lapse
In Agency Transfer		Applies when transferring business within agency. Can not have more than 30 day lapse
<b>Other</b>		
CLUE/Criminal Background	Yes	Entegra will order CLUE & Criminal Background reports just prior to binding coverage
Rental Car - Reimbursement	Yes	\$20/day up to \$400, \$30/day up to \$600, \$40/day up to \$800
Rental Car - Coverage	No	Insured should purchase coverage through the rental car company.
Reinstate With Lapse	Yes	Entegra will allow reinstatement with up to a 45 day lapse in coverage
Business / Artisan Use	<b>No</b>	<b>Not eligible</b>
Salvage Vehicles	Ok for Liability Only	Salvage vehicles are acceptable for Liability Only Coverage
Additional / Replacement Vehicle	30 days from purchase	If Entegra insures every vehicle in the household and Entegra is notified within 30 days of acquisition. If policy is Liability only, no Phy

### Down Payment Options 6 Month

16.67% Down + 5 Installments (1st installment due in 19 days)

20% Down + 5 Installments (1st installment due in 30 days)

25% Down + 5 Installments (1st installment due in 30 days)

Pay in Full

EFT = Sweep of bank account each month

EFT CC = Sweep of CC each month

Installments = Invoice mailed to customer

**Coverage Does NOT Extend into Mexico** - Any time someone travels into Mexico, they should always purchase Mexico Coverage at Border