



Quick Reference Guide

Products:

Standard Product: Texas Personal Auto Policy
OACM.TempVeh.022 and Limited Mexico Coverage Included (form 551A)

Limited Product: Standard Policy with the following Limiting Endorsements OACM.PhysDam.001, OACM.YCA.002c, OACM.Storage.004, OACM.DeIFee.005, OACM.ContLiab.006, OACM.AutoTerm.007, OACM.CrimelIntent.008, OACM.MisrepFraud.009, OACM.NoBusiness.020, OACM.OutOfState.016a, OACM.Punitive.018, OACM.RentProp-NOAuto.19a

Coverages & Limits:

Bodily Injury	\$30,000/\$60,000
Property Damage	\$25,000
Comprehensive Deductibles:	*\$250, \$500, \$1000
Collision Deductibles:	*\$250, \$500, \$1000
*Deductible values for Comp and Collision must match.	
UM/UIM BI	\$30,000/\$60,000
UM/UIM PD	\$25,000
PIP	\$2,500 per person
Rental Reimbursement:	
	\$20 per day \$400 max per occurrence
	\$20 per day \$600 max per occurrence
	\$25 per day \$500 max per occurrence
	\$25 per day \$750 max per occurrence
Towing	\$40 per occurrence

Policy Terms & Pay Plans:

Monthly:	Paid-In Full
Two Month:	Paid-In Full
Three Month:	Paid-In Full*
Six Month:	Paid-In Full*
6 Pay	17% Down & 5 Payments
5 Pay	25% Down & 4 Payments

* Includes Paid-In Full Discount

Discounts:

- Multi-Car discount on like coverages
- Prior Insurance (6 Months proof of prior)
- Renewal Discounts
- Paid-In Full Discount (3 and 6 month policies)
- Homeowners Discount

Acceptable Operators

- Valid Texas Drivers License
- Out of State License
- Texas ID Only
- Texas Drivers Permit
- Foreign or International License
- Foreign ID: Matricula or Passport
- No Identification **(Acceptable With Surcharge)**

Product Highlights:

- Physical Damage for vehicles up to 20 years old
- Foreign and International Drivers Accepted (Matricula, International License, Passport or Texas ID Accepted)
- Expired License Accepted (With Surcharge)
- Rates Available on Texas ITC Comparative Rater
- Online quoting and point of sale policy issuance
- Underwriting reports run on quote and at point of sale
- Customer online portal: Paperless Billing/Online Payments
- Recurring EFT Payments Available
- E-Signature at point of sale

Unacceptable Risks:

- Drivers who are Suspended or Revoked (unless eligible for reinstatement with an SR-22)
- Drivers with more than 3 accidents in prior 36 months
- Drivers with 2 accidents in Prior 12 months
- Drivers not permanently residing in Texas
- No Business Use Allowed**
- No Rideshare Use Allowed**
- Drivers with a felony conviction in the last 2 years
- Drivers with more than 1 felony conviction in last 10 years
- Drivers with more than 1 DUI's in prior 12 months.
- Drivers with more than 2 DUI's in prior 36 months.
- Drivers with more than 16 points over the age of 29.
- Drivers with more than 10 points age 29 and under.
- Drivers that live or work in Mexico
- Vehicles Garaged outside the state of Texas
- Trucks/vans with load capacity of ¾ ton or greater

See UW guide for Complete list of Unacceptable Risks

Company Contact Information

Underwriting:

Phone: 888 – 218 – 4551
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Claims:

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Marketing:

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