



Program Summary

TX Ignite

Coverages

TXOP (Ignite) / TXHP (Ignite Foreign Driver)

Policy Terms	1, 3, 6 Months
Policy Type	Proprietary
Liability Vehicle Age Limit	35 Yrs
Max Liability Limits	30/60/25
Comprehensive (OTC) & Collision Vehicle Age Limit	15 Yrs
Comprehensive (OTC) & Collision Deductibles -Upload Photos	250, 500, 750, 1,000, 2,500
Uninsured / Underinsured Motorist Limits -Upload Photos for PO	30/60/25
PIP	2,500
Medical Payments	500, 1,000
Accidental Death and Dismemberment	\$10,000 included with policy
Rental Reimbursement - Vehicle Must Have Comp & Collision	\$15, \$20, \$25, \$30 Per Day (30 day max) Included in
Continued Mobility Membership Club (CMMC) - Reimbursed Share Ride at Time of Claim (1 reimbursement per 90 days)	Included in Ignite / Excluded in Ignite Foreign Driver
Mexico Coverage - 50K CSL Liability coverage with no limitation on mile age	Included in Ignite Foreign Driver/Excluded in Ignite

Drivers

Foreign, International License and Matricula - All risks with at least one rated foreign Driver will be rated in Foreign Driver Program	Yes - License Country and license type will be required
Valid Texas or Out of State License (including expired)	Yes
Suspended	With SR-22
Texas ID	Yes
Suspended or Revoked	Ineligible
Minimum Policy Owner Age	18
Maximum Acceptable Driver Age for New Business	None (<i>physician statement required for 75+</i>)
More Than 3 at Fault Accident in Last 3 Yrs	Ineligible
More than 1 Major Violation/DUI in Past 3 Yrs	Ineligible
SR-22 - Texas Only (we file)	Yes
Non-Owner Coverage	Available

Payment Plans

Paid-In-Full	Yes
6 mos - 16.67% Down (5 Installments) First Due 18 Days Then Every 30 Days	Yes
6 mos - 18% Down (5 Installments) First Due 20 Days Then Every 30 Days	Yes
6 mos - 23% Down (4 Installments) First Due 30 Days Then Every 30 Days	Yes
6 mos - 23% down (5 Installments) First Due 30 Days Then Every 30 Days	Yes
EFT & Recurring Credit Card	Yes

Vehicle Information			
Maximum Eligible Vehicle Value	\$50,000		
Vehicle Must Be Garaged in Teks 10+ Months/ Year	Yes		
1 Ton Vehicles (<i>no duallys</i>)	Yes		
Electric or Hybrid Vehicle	Yes (<i>liability - both, Full Coverage - hybrid only</i>)		
Vehicle Policy Limit	Max of 4		
Additional Equipment - \$3,000 Max (additional premium)	Available <i>*Required to Upload proof within 3 Days of Issuance</i>		
Ridesharing - Lyft, Uber, Zipcar, etc.	Eligible (app based TNC only)		
Salvage Title	Yes (<i>liability only</i>)		
Business/Artisan Use (<i>surcharge applies</i>)	Yes		
Discounts			
Multi-Car	Yes		
Deductible Multiplier (<i>selection of 2x or 3x deductible for first 60 days earns discount for lifetime of policy</i>)	Yes		
Paid-in-Full	Yes (6mo policies only)		
Paperless	Yes		
Foreign License	Yes <i>*Required to Upload proof within 3 Days of Issuance</i>		
Renewal (<i>6 mos of continuous coverage, max 30 day lapse, with no accidents in the last 12 mos.</i>)	Yes		
Prior Insurance - <i>Max 30 Day lapse (no accidents/claims prior 12 mos) *Required to Upload proof within 3 Days of Issuance</i>	6, 12, 18 Mos*		
Homeowner	Yes <i>*Required to Upload proof within 3 Days of Issuance</i>		
In-Agency Transfer	Yes <i>*Required to Upload proof within 3 Days of Issuance</i>		
Military	Yes <i>*Required to Upload proof within 3 Days of Issuance</i>		
Recurring Payment (EFT or credit card)	Yes		
Smart Shopper (<i>policy issued 3-30 days prior to effective date</i>)	Yes		
Underwriting			
All underwriting reports are run up front	Yes		
Driver Discovery	Yes		
Carfax Vehicle History Reviewed for Each VIN	Yes		
CLUE - 3 year loss history	Yes		
Criminal Background	Yes		
Photo Requirements	Yes <i>*Required to Upload within 3 Days of Issuance</i>		
Reinstatements	10 days w/SOONL or 30 days with lapse		
Contact Information	Phone	Email	Online
Customer Service: Mon - Fri : 9 AM -6:30 PM; Sat: 10 AM -2 PM CST	(866) 424-9511		Chat - https://producer.bluefireinsurance.com
Online Claims Reporting 24/7: Claims Call Center: M-F 8-6 CST	(866) 424-9511	claimsdocs@bluefireins.com	https://claims.bluefireinsurance.com
Mailing Address: Bluefire Insurance PO Box 143249 Irving, TX 75014			https://www.bluefireinsurance.com/contact-us/