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Multi Car Comp/Collision Accepted only at this time

[PATRIOT MGA EVOLVE LOGIN](#) ←---Link to login

We accept 1 Month Proof of Prior - less 30 days lapse

All Matriculas- All Foreign Passports & Foreign IDs	Accepted - 15% Discount provided Upload Copy Must code as Matricula Or Foreign ID ITC-rater - If an insured has a TX DL they no longer qualify for the matricula or foreign ID's
Liability / UM Coverage	30/60/25
Physical Damage Deductibles	500. 1000 35,000 Actual Cash Value and less Only Multicar at this time
Rental Reimbursement	25/600; 30/900; 40/12000
Towing and Labor Accidental Death	\$50 and \$75 5000, 10000 options
Discounts	Prior Insurance 15%- as well as In Agency Discount , Homeowner 5 % , Paperless 5 % , Advance Quote 5% (If within agency please use both transfer & In agency. We Accept 1 Month or More for POP Discount - Note - Must still input 6 for the months for Discount to compute. Even though we accept 1 month, we must use the rater system.
Voter card Identification - Texas ID	Accepted -Texas ID - Code as Expired upload Copy - No Surcharge
Pay Plan Options-Policy Terms	1 month – paid in full - 2 pay on 6 months policies offered 6 months – 15 % , 16.7% & 21% 25% down with 5 installments & paid in full
Billing	As earned - If policy cancels the policy fee is fully earned.
Fees	NSF \$30; SR22 \$30 , \$10 Late fee per due date of policy Please note: We can only waive fees if they have been approved and if we post a payment on behalf of the insured in house. We do not have a way to waive a fee other than us posting the payment.
1 ton & Duly Accepted	35K Maximum ACV - No Business use - No Business Form must be signed on each Truck-Pictures Required - No Business form on Portal Dashboard

Endorsements	Real-time – through our E-volve
Out of state driver's license	All except MA, MI, NJ, NY
Claims	In House Claims Team
Driver Exclusions	Accepted – even on Spouse (with signature) and registered owners - Exclusions must be uploaded for new business or endorsements. The name, DOB of the excluded driver is required and must be signed by the named insured.
Inspections Required	All 1 Tons trucks must have No Business use form Signed and Pictures - Even on Liability Only
Business Use/Artisan Use	Not Currently accepted
Proof of Marriage	No
Reinstatement Period	30 Days
SR22	Accepted
Comp/Collision -	Coverage provided 2023 - up to 20 Yrs of Age of Vehicle - Currently, comp/coll coverages are allowed on multicar policies only.
Liability	Coverage provided up to 40 yrs of age of vehicle Please take Pictures of Trucks even Liability only and have no Business use form Signed
Vehicle Ownership	You must add or exclude the titled owner from the policy.

Household Members	All Household members 15 years and older must be listed as a rated driver or as an excluded driver. The Named Insured Cannot be excluded.
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Underwriting Option 1-888-278-8121 Option #2 then #1
Stephanie Clowdus UW Manager
Customer Service 1-888-278-8121
Email underwriting@patriotmga.com

Available Discounts

- ★ Transfer Discount – requires proof to be attached to policy.
- ★ In Agency Discount - requires proof to be attached to policy.
- ★ Homeowners Discount – We allow homes, condos, modular and mobile homes. Requires proof to be attached to policy.

- ★ Paperless Discount – provide email address and user will register to obtain most all documents.
- ★ Advance Quote Discount – Quote 5 days in advance
- ★ Matricula/Foreign DL

Acceptable Business

- ★ We Accept 1 Ton Vehicles Dually and regular personal passenger trucks
- ★ We Accept Matricula, Foreign Passports ,International License , Foreign ID's– rate as Matricula/Passport 15% discount
- ★ We Accept Texas ID – rate as Expired License
- ★ We Accept Trucks with Lift Kits Lower than 4 inches- **No Heavy Brush Guards**

Unacceptable Business

- ★ **No Business use or Artisan use at this time.**
- ★ **NO CARGO Vans or Express Vans at this time**
- ★ We Do NOT Accept Vehicles with a value over \$35,000 even Liability only Policies
- ★ We Do NOT Accept Vehicles on our Unacceptable List – See our guidelines for a complete list or as listed above.

Documents Required to be Uploaded

- ★ Discount Proof - POP
- ★ Homeowners
- ★ Photos and Inspection – required with physical damage, UMPD and any vehicle with Artisan Use
- ★ No Business use **form** Uploaded on **All Trucks** written - even on Liability. **Please note:** Though photos are not required on all trucks but if an underwriter requests for the photos they must be submitted in the time allotted by underwriting.
- ★ Copies of Matricula, Foreign Drivers License, and Foreign Passports if rated.

Artisan - If you are not sure, email UW and CC me. (We are not accepting Business Artisan at this time)

No Altered means - changed in character or composition, typically in a comparatively small but significant way:

We do not want these risks below - Note Always Take a picture of the risk in full even on Liability risks

- No Ladder racks
- Plumbing Racks
- Utility Trucks
- No Advertisement on Vehicle
- No Vans with Bench Seats removed

Communication - Endorsements and New Business

- ★ Please make sure that the Vehicle to driver Ratio is reasonable. **For example:** Having 10 Drivers and 6 Vehicles is very questionable.
- ★ Always reach out if you are unsure.
- ★ When changing the address: Be sure to update the **Insured Info** Screen and the **Vehicle** Screen.

- ★ Typically, the primary driver is the driver who uses that vehicle the most. If you use both your commuter car and pleasure car more than other household drivers, you can only be the primary one of them.

Please do your Due Diligence on the address of the insured. The insured must live at the address and the garaging address cannot be a business.

Rule 6: Named Insured

The named insured may be written as the following:

- An individual
- Husband and wife as co-named insureds if they reside in the same household

Other rules that apply:

- **Only one policy can be issued per named insured.**
- Named insured must be 18 years or older.
- Automobile leasing companies may be listed as an additional insured. However, no other businesses are acceptable as an additional insured.
- A policy may not be written in the names of two or more individuals, including a parent and a child. If a vehicle is titled to two related persons, only one may be listed as the named insured. Patriot General Agency will list the second person as a designated listed driver if requested.
- Other relatives or dependents of the insured may list their owned or leased vehicles on the policy provided they **reside (live)** in the same household and as long they are listed drivers on the policy
- A roommate or significant-other permanently residing with a named insured may list his or her vehicle on the policy provided he or she is declared as a driver and is also listed as an Additional Insured for that vehicle.
 - The vehicle Titled owner/lessee must be added or excluded