

Mendota

INSURANCE



Customer Service: 800-422-0792 **General Fax:** 800-843-9970
General Underwriting Email: mendotauw@mendota-insurance.com
Proof of Prior Email: POP@mendota-insurance.com
Claims Service: 800-422-0793 **Fax:** 800-798-1259

**** All policy underwriting correspondence will be sent via e-mail to Agent ****

Guidelines		Description
Policy Term	6 & 12 month terms	Six (6) month policy terms are available. Annual terms are available for approved agencies.
Binding Authority	Yes	Agent binding authority is 3 business days from the policy effective date. The application and required payment must be uploaded within 72 hours of the policy effective date.
Liability Limits	Yes	30/60/25 and 50/100/50
Salvage Vehicles	Yes	Unacceptable for Physical Damage (Liability only).
Mexican, Canadian and Foreign Drivers License	Yes	Must select MX, CN or FD under license state. (SS# not required).
Out of State License	Yes	No need to obtain TX license.
Temporary License and Permit	Yes	Must have other licensed driver on policy.
Named Insured other than Registered Owner	Yes	Named Insured has care, custody, and control of vehicle acceptable
Excluded Spouse	Yes	Must select never licensed and exclude fields on MendotaMAX.
2 nd Named Insured	Yes	Policy may have a 2 nd Named Insured, unrelated acceptable
Non Owner Policy	Yes	BI/PD, MED, PIP, UM/UIM coverage's only.
Stated Value Policy	No	
Rate same sex partners as married	Yes	
Insured lives or works in MX	No	
Interactive Reporting	Yes	MVR/Clue/Additional Driver Disclosure/Current Carrier Report - Able to view at point of sale.
Online Endorsements	Yes	Premium adjustments as a result of endorsement activity will be calculated pro rata and will be billed and incorporated into future installments.
Reinstatement of cancelled policies	Yes	Policies late on renewals have the option to reinstate. Policies with up to a 10 day lapse may reinstate.
Rewrite of cancelled policies	Yes	Policies beyond reinstatement time frame require a rewrite application and down payment.
Limit to # of vehicles/drivers on policy?	Yes	No more than 5 cars/8 drivers.
SR-22's (\$25 fee)	Yes	Available for named insured or resident operator. TX only/No out of state/No foreign license.
Inspections	Yes	Visual inspection required for all vehicles with Physical Damage.
Photos	No	Not required, recommended for vehicles with Physical Damage.
Medical statement for older drivers	No	Underwriting must approve 72+.
Business/Artisan	Yes	No more than 3 stops/day, no signs/logos or employees.
Custom and Electronic Equipment	Yes	Up to \$5,000 each for both Custom and Electronic Equipment when listed on application.
1 Ton	Yes	Dually's 1 ton or less permitted. Flatbeds excluded
Modified Suspension	Yes	Up to 4 inches raised or lowered.
New Business and Renewal Fees	Yes	A \$60 policy fee will be added to six month policies. A fee of \$120 will be added to annual policies. The policy fee is spread among all installments, including the down payment.
Forms of Payments	Yes	EFT (checking, savings or credit card) and direct bill. Credit cards accepted are Visa, MasterCard, AMEX and Discover.
Online Payments/ Claim Reporting	Yes	www.MyMendota.com http://mymendota.mobi