

## TEXAS MAP VP PROGRAM

**UNDERWRITING/CUSTOMER SERVICE: 800-422-0792 (8:00am - 6:00pm Central Time)**

Refer to the underwriting manual found on **Mendota<sup>Max</sup>** for complete underwriting guidelines and program rules.

Feature	VP Program	VP Plus Liability Endorsement	VP Plus Physical Damage Endorsement
<b>BI/PD Limits Offered</b>	30/60/25, 50/100/50	30/60/25, 50/100/50	N/A
<b>Listed/Excluded Operators</b>	<b>All Household members age 14+ and all regular operators MUST be listed or excluded on the policy</b>		
<b>Permissive Use</b>	Allowed with permission of Named Insured (no undisclosed operators)	Allowed with permission of Named Insured (no undisclosed operators)	<b>Allowed with permission of Named Insured (no undisclosed operators)</b>
<b>Regular Operators</b>	Any driver who has regular or frequent care/ custody/ control of any insured auto	Any driver who has regular or frequent care/ custody/ control of any insured auto	<b>Any driver who has regular or frequent care/ custody/ control of any insured auto</b>
<b>Custom &amp; Electronic Equipment Coverage</b>	Must be listed on application (scheduled) to be covered	N/A	<b>Includes \$1,000 of each coverage (unscheduled)</b>
<b>Physical Damage Coverage – Rental Cars</b>	No	N/A	<b>Yes, if rented for fewer than 30 days</b>
<b>Repair Using New OEM Parts</b>	Yes, if insured auto is current model year AND has fewer than 12,000 miles	N/A	<b>Yes, if insured auto is not more than 5 model years old</b>
<b>Windshield Deductible</b>	No deductible if windshield is REPAIRED instead of replaced	N/A	<b>No deductible for any windshield loss</b>
<b>Recovery of Stolen Vehicle</b>	Deductible applies	N/A	<b>Deductible waived if Vehicle Recovery System aided in recovery</b>
<b>Storage Limit Following a Loss</b>	\$10/day, MAX \$300	N/A	<b>\$10/day, MAX \$750</b>
<b>Limited Mexico Coverage</b>	No	N/A	<b>Yes, collision only for trips less than 10 days &amp; within 50 miles of border</b>
<b>Non-Family Member StepDown</b>	Non-Family members are limited to FR limits	Step-down eliminated for BI/PD, but not UM/UMPD	N/A
<b>DUI Step-Down for BI/PD</b>	Insured involved in an accident while DUI/DWI is limited to FR limits	Step-down eliminated	N/A
<b>DUI Exclusion for MedPay</b>	No coverage if the Insured involved in an accident is DUI/DWI	N/A	N/A
<b>Notification Timeframe to Add or Replace a Vehicle</b>	20 days	20 days	<b>20 days</b>
<b>BI/PD Limits for Lessor</b>	Same as purchased limits	100/300/50 regardless of purchased limits	N/A
<b>Coverage for Dependent Children Temporarily Away at School</b>	Up to age 23	Up to age 26	N/A