

Product Highlights

Bridger Auto2



BRIDGER

Point of Sale

Point of Sale System: InformIns. All New Business, Endorsements, and Payments are done on our website.

Documents: Brokers are required to retain the signed application, signed waivers, signed exclusions, signed EFT forms, licenses (domestic or international), and copies of vehicle registrations. Physical damage risks must have FOUR photos, clearly showing ALL sides of the vehicle.

MVR: Motor vehicle reports are run at the point of sale. Bridger also runs a report to identify "International" drivers that have a CADL. Uprates will occur if a CADL is discovered.

Unlisted Drivers: All household members over the age of 14 (drivers or not / licensed or not), registered owners, and/or individuals with regular access to the vehicle(s) must be added or excluded on the policy. This information should be updated as household situations change. Failure to provide accurate information regarding household members may result in the denial of claims.

Coverages

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|---|---|---|--|
| Bodily Injury \$15,000 / \$30,000 | Property Damage \$5,000 or \$10,000 | UMBI \$15,000 / \$30,000 | UMPD \$3,500 |
| Comp/Coll \$500 or \$1,000 | Special Equipment Not Available | Glass Deductible Waiver Not Available | Medical Pay \$500 / \$1,000 |
| | | Rental Reimbursement Not Available | Lienholder Deductible \$250 (Included & Automatic) |

Discounts

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|--|--|--|
| Good Driver: GDD1 - 20% / GDD2 - Varies | Mature Driver: 5% BI / PD / COMP/COLL | Triple Deductible Discount: 10% COMP/COLL |
| Renewal: Varies by Coverage | | Good Student: Varies by Coverage |

Program Features

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|---|---|--|--|
| Permissive Use Named Operator Only for physical damage policies | Annual Mileage Use Actual Annual Mileage Minimum Annual Mileage is 16,000 | Non-Owners Not Available | Policy Terms 6-Month Term 12-Month Term |
| Altered Vehicles None | Business/Artisan Acceptable! Only one (1) vehicle eligible No rideshare / delivery services | SR-22 for other than the named insured Yes - Driver MUST be a Household Resident | |
| Older Vehicles Vehicles Older Than 20 years Acceptable for Liability Only (No Physical Damage Allowed, unless all drivers qualify as Prop. 103 Good Drivers) | Roadside Assistance & Towing Available through Way+ Gold 10-Mile Tow with Uber/Lyft, Car Wash, Parking, Gas Discount and Roadside Services included. May be used maximum two times per 6-month period | Triple Deductible Discount Endorsement Physical damage risks are subject to a triple deductible for any losses that occur in the first sixty days after policy inception, or reinstatement with a lapse, or renewal with a lapse, or gap in coverage, or the addition of a vehicle to the policy. **Triple Deductible Discount May Be Removed** | |

Acceptable Documents and Important Information

Acceptable Proof of Marriage

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|-----------------------------|--|
| Marriage Certificate | Bank Statement * |
| Joint Tax Return Statement* | Personal Domestic Partner Certificate.* |
| Vehicle Registration * | Mortgage/Property Agreement or Statement * |

*Although accepted as proof, must be legally married

Exclusions

Registered Owner MUST be added or excluded. Registered owners can ONLY be added as a driver if they are in the insured's household.

License Acceptance

Domestic: Anywhere U.S. Domestic Licenses are Acceptable
Full U.S. Experience; GDD Discount w/ minimum 3 years verifiable
license exp. in the U.S. Maintain copy of license in file

International: All International licenses are accepted. Must have 18-months
verifiable US experience for the GDD Discount. Full International
Experience back to age 16. Matriculas, Voter IDs and Foreign
Passports are acceptable. Retain Photo ID on file.

ID Cards / Permits: ACCEPTABLE! Must be rated with actual experience (0 years)
****We will require a CA Drivers License at policy renewal****

Susp/Expired/No DL: ACCEPTABLE! If DL is suspended, SR-22 must be filed.

Photographs (IMPORTANT)

All vehicles with Physical Damage or Business / Artisan Use require 4 photos of each vehicle to be kept on file taken from each flat side of the vehicle. Photos may also be uploaded directly through InformIns at POS, via the Bridger App (*available on your mobile device*) and through Underwriting Pix (*link must be requested from UW / Cust Svc*). **PRE-EXISTING DAMAGE IS NOT ACCEPTABLE.**

Payment Options

6-MONTH POLICY TERM: Low Down Payment of 16.66% (1st Payment Due in 21 days) / 22.95% Down (1st Payment Due in 30 days) / Paid-In-Full option available

12-MONTH POLICY TERM: Low Down Payment of 8.33% (1st Payment Due in 21 days) / 11.51% Down (1st Payment Due in 30 days) / Paid-In-Full option available
Direct Bill, Recurring Credit Card, and Bank Account ACH payment options available.

California - Bridger Auto Contact Information

Payments

Bridger Insurance Services
P.O. Box 9
Pleasanton, CA 94566

Phone #: (866) 762-7332

Online: <https://BridgerIns.com/Policyholders/>

Customer Service/Underwriting

Phone #: (866) 762-7332

E-Mail: Underwriting@BridgerIns.com

CS & Claims Hours: Monday - Friday 8:00am - 5:30pm PST

Sales and Marketing

Stephen Williams – VP: (916) 320-3565 / SWilliams@BridgerIns.com

Dawn Huff – CA State Mgr: (916) 996-9966 / DHuff@BridgerIns.com

Nancy Orozco - SoCal Rep: (909) 329-9940 / NOrozco@BridgerIns.com

Isabel Perez – Broker Relations: (925) 800-7442 / IPerez@BridgerIns.com

Marketing@BridgerIns.com or BrokerRelations@BridgerIns.com

Claims

Bridger Claims Services

P.O. Box 9

Pleasanton, CA 94566

Phone #: **(866) 762-7332**

Online: <http://BridgerClaim.com/>

E-Mail: ExistingClaims@BridgerIns.com