

Texas Lonestar Maverick Desktop Guide

WHY Maverick Personal Automobile Insurance Program

- ◆ Competitive commission structure
- ◆ Preferred Company claims services offered to all drivers including no prior insurance
- ◆ Upload capabilities with Application, ID cards and Dec Page available with POS printing
- ◆ Endorsements can be quoted and uploaded online, with additional and prorated premium immediately shown
- ◆ Reinstatements available up to 30 days after cancellation
- ◆ SR-22 filings are available on all policies for a fee

Additional Coverages Available

See manual for complete details of coverages below, including descriptions of coverages and eligibility rules

Collision and Comprehensive

Deductibles of \$250, \$500, and \$1,000

Personal Injury Protection (PIP)

Available at \$2,500 limit

Medical Payments

Available at \$500 and \$1,000 limit when PIP is rejected

Business Use

Coverage for drivers who use their vehicle to visit multiple work sites

Towing

- \$50 or \$75 per disablement maximum
- 1 tow per 3-month policy period
- 2 tows per 6-month policy period
- 4 tows per 12-month policy period

Rental Reimbursement

\$20 a day / \$600 maximum

Additional Equipment

Available in \$100 increments
Up to a \$3,000 maximum

Mexico Coverage

For infrequent trips to Mexico no more than 25 miles from the border

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Rating / Drivers / Vehicles

- ◆ Symbol Rating
- ◆ Available to drivers aged 16-80
- ◆ Highest rated driver assigned to highest rated vehicle
- ◆ Full coverage available for vehicles up to 20 years old
- ◆ Maximum value is \$50,000
- ◆ Highest symbol is 21 for model years 1990-2010
- ◆ Highest symbol is 45 for model years 2011 or newer

Discounts (Apply up to 35-40% Maximum)

Multi-Car	20-25%
Homeowner	5%
Driving Record	5%
Paid-In-Full	5%
Transfer	4%
In-House Transfer	10%
Accident Free Renewal (5% each 6-month term, 30% maximum)	5-30%

Highlights

- ◆ Out of State driver's license accepted (With surcharge)
- ◆ Foreign or International driver's licenses accepted (With surcharge)
- ◆ No license, never licensed or expired license accepted (With surcharge)
- ◆ Multiple options for eligibility for Non US Citizens
- ◆ Matricula, Passport, Foreign or International Driver's License
- ◆ Electronic Signature available
- ◆ 24/7 access to their insurance policy at www.LonestarMGA.com

Limits of Liability

Options for Limits of Liability (displayed in thousands 000)

BI	\$30 / \$60
PD	\$25
UM / UIM	\$30 / \$60

TEXAS LONESTAR MAVERICK BILLING

Payment Plan	Policy Period	Down Payment Percentage	Payments	Installment Fees	1 st Payment Due*	Subsequent Due Dates*
Pay In Full	1-Month	100%	N/A	N/A	N/A	N/A
Pay In Full	3-Month	100%	N/A	N/A	N/A	N/A
Pay In Full	6-Month	100%	N/A	N/A	N/A	N/A
6 Pay	6-Month	17%	Balance of premium divided in 5 installments	\$3	20 days	30 days
5 Pay	6-Month	25%	Balance of premium divided in 4 installments	\$3	30 days	30 days
Pay In Full	12-Month	100%	N/A	N/A	N/A	N/A
12 Pay	12-Month	8.5%	Balance of premium divided in 11 installments	\$3	20 days	30 days
11 Pay	12-Month	12.5%	Balance of premium divided in 10 installments	\$3	30 days	30 days

* In addition to any other applicable fees, a \$7 late fee is assessed when a payment is received after its scheduled due date.

6 Pay & 12 Pay

Installment Invoice

- ◆ If not paid, insured will get a 2nd bill/ 10 day notice of cancellation
- ◆ \$7 late fee is applied the day after due date
- ◆ Can reinstate the policy with a lapse up to 30 days

5 Pay & 11 Pay

Installment Invoice

- ◆ Payment due monthly
- ◆ \$7 late fee is applied the day after due date
- ◆ Can reinstate the policy with a lapse up to 30 days

Ways to PAY

- ◆ **Online at www.LonestarMGA.com**
Policy Self Service
Sign up for online access at Lonestar's website
- ◆ **Recurring EFT**
Available on all plans
Installment fees may apply
Credit/Debit Cards & Checking
- ◆ **Credit Cards Accepted**
Mastercard, VISA, and Discover
- ◆ **Pay In Full**
Receive a discount and avoid installment fees
- ◆ **Producer Processes the Payment**
From Lonestar's Policy Tracking System (PTS)
Select the pay option
- ◆ **Contact Underwriting Department**
877-428-8466 option 4
\$3 convenience fee will be added



Underwritten by FCIC

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www.WarriorInsuranceNetwork.com

Toll-free: 877-428-8466
Address: PO BOX 852470
Richardson, TX 75085

www.LonestarMGA.com

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