

Texas Point Rider Desktop Guide

WHY Point Rider Personal Automobile Insurance Program

- Timely claims services provided to all drivers
- Application, ID cards, Dec Page and Policy available with POS printing
- Endorsements can be quoted and processed online, with additional and prorated premium immediately shown
- Reinstatements available up to 30 days after cancellation
- SR-22 filings are available on all policies

Additional Coverages Available

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

Collision and Other than Collision

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 term
- 2 tows per 6-month policy term
- 4 tows per 12-month policy term

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

Rating Drivers and Vehicles

- Symbol rated physical damage coverage
- 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 vehicle value is \$50,000
- Highest symbol is 21 for model years 2010 and older
- Highest symbol is 45 for model years 2011 and newer

Discounts (Apply up to 35-40% Maximum)

Multi-Car	20-25%
Homeowner (proof required)	5%
Driving Record	5%
Paid-In-Full	5%
Transfer	4%
In-House Transfer	10%
Accident Free Renewal	5-30%
<i>(5% each 6-month policy term, 10% each 12-month policy term, 30% maximum)</i>	

Surcharges

Points based on MVR and license status vary from 1-6, see underwriting guidelines for details

- Liability with Physical Damage 25%
 - Unacceptable Vehicle/Operator 100%
 - Business Use - Standard 20%
- See guidelines for details on all surcharges including eligibility*

Highlights

- Out of State driver's license accepted (With surcharge)
- Foreign & International Licenses, Matricula, and Passports accepted
- No license, never licensed or expired license accepted (With surcharge)
- Multiple options for eligibility for Non US Citizens
- 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

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TEXAS POINT RIDER BILLING

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

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

5 Pay / 6 Pay / 11 Pay / 12 Pay

Installment Invoice

- Payment due monthly
- If not paid, insured will get a 2nd bill/ 10 day notice of cancellation
- Can reinstate the policy with a lapse up to 30 days

Contact Us

Toll-free: 877-428-8466

Address: PO BOX 852470
Richardson, TX 75085

www.LonestarMGA.com

This personal auto insurance product for Lonestar MGA is issued through Home State Insurance Company.



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www.WarriorInsuranceNetwork.com

Ways to PAY

- **Online at www.LonestarMGA.com**
Policy Self Service
Sign up for online access at Lonestar's website
- **Recurring EFT and Credit Card**
Available on all plans
- **Most Major 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 Management System
Select the pay option
- **Contact Underwriting Department**
877-428-8466
\$3 convenience fee will be added

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