



# Quick Reference Guide

## Products:

**Standard Product:** Texas Personal Auto Policy  
OACM.TempVeh.022 and Limited Mexico Coverage Included (form 551A)

**Limited Product:** Standard Policy with the following Limiting Endorsements OACM.PhysDam.001, OACM.YCA.002b, OACM.Storage.004, OACM.DeIFee.005, OACM.ContLiab.006, OACM.AutoTerm.007, OACM.CrimelIntent.008, OACM.MisrepFraud.009, OACM.NoBusiness.020, OACM.OutOfState.016a, OACM.Punitive.018, OACM.RentProp-NOAuto.19a

## Coverages & Limits:

<b>Bodily Injury</b>	\$30,000/\$60,000
<b>Property Damage</b>	\$25,000
<b>Comprehensive</b>	Deductibles: *\$250, \$500, \$1000
<b>Collision</b>	Deductibles: *\$250, \$500, \$1000
*Deductible values for Comp and Collision must match.	
<b>UM/UIM BI</b>	\$30,000/\$60,000
<b>UM/UIM PD</b>	\$25,000
<b>PIP</b>	\$2,500 per person
<b>Rental Reimbursement:</b>	
	\$20 per day \$400 max per occurrence
	\$20 per day \$600 max per occurrence
	\$25 per day \$500 max per occurrence
	\$25 per day \$750 max per occurrence
<b>Towing</b>	\$40 per occurrence

## Policy Terms & Pay Plans:

<b>Monthly:</b>	Paid-In Full
<b>Two Month:</b>	Paid-In Full
<b>Three Month:</b>	Paid-In Full*
<b>Six Month:</b>	Paid-In Full*
<b>6 Pay</b>	17% Down & 5 Payments
<b>5 Pay</b>	25% Down & 4 Payments

\* Includes Paid-In Full Discount

## Discounts:

- Multi-Car discount on like coverages
- Prior Insurance (6 Months proof of prior)
- Renewal Discounts
- Paid-In Full Discount (3 and 6 month policies)
- Homeowners Discount

## Acceptable Operators

- Valid Texas Drivers License
- Out of State License
- Texas ID Only
- Texas Drivers Permit
- Foreign or International License
- Foreign ID: Matricula or Passport
- No Identification **(Acceptable With Surcharge)**

## Product Highlights:

- Physical Damage for vehicles up to 20 years old
- Foreign and International Drivers Accepted (Matricula, International License, Passport or Texas ID Accepted)
- Expired License Accepted (With Surcharge)
- Rates Available on Texas ITC Comparative Rater
- Online quoting and point of sale policy issuance
- Underwriting reports run on quote and at point of sale
- Customer online portal: Paperless Billing/Online Payments
- Recurring EFT Payments Available
- E-Signature at point of sale

## Unacceptable Risks:

- Drivers who are Suspended or Revoked (unless eligible for reinstatement with an SR-22)
- Drivers with more than 3 accidents in prior 36 months
- Drivers with 2 accidents in Prior 12 months
- Drivers not permanently residing in Texas
- No Business Use Allowed**
- No Rideshare Use Allowed**
- Drivers with a felony conviction in the last 2 years
- Drivers with more than 1 felony conviction in last 10 years
- Drivers with more than 1 DUI's in prior 12 months.
- Drivers with more than 2 DUI's in prior 36 months.
- Drivers with more than 16 points over the age of 29.
- Drivers with more than 10 points age 29 and under.
- Drivers that live or work in Mexico
- Vehicles Garaged outside the state of Texas
- Trucks/vans with load capacity of ¾ ton or greater

See UW guide for Complete list of Unacceptable Risks

## Company Contact Information

### Underwriting:

**Phone:** 888 – 218 – 4551  
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### Claims:

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### Marketing:

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