

Note: Policies will not be bound until acceptable photos of each applicant vehicle with comprehensive and collision coverage are attached to the application in the Bridger Policy Management System. [Download mobile app for photos.](#)

Terms

- ◆ 6 month term offered
- ◆ Installments are offered

Drivers

- ◆ Valid US license
- ◆ Valid foreign license – GDD ok
- ◆ Permit and provisional licenses are ok
- ◆ Unlicensed ok – no GDD
- ◆ Expired license ok – no GDD
- ◆ Suspended driver who requires an SR22 to reinstate license is acceptable
- ◆ Revoked license is unacceptable
- ◆ Only married couples or registered domestic partners receive the married rate. Widows are rated as single.

Vehicles

- ◆ If vehicle is not registered to the named insured or spouse, the registered owner must be excluded or added as a driver
- ◆ Vehicle over \$50,000 only accepted if all drivers are Good Drivers
- ◆ ISO rating symbols

Coverages

- ◆ Liability BI limits of 15/30
- ◆ Liability PD limits of 5, 10
- ◆ UMBI limits of 15/30
- ◆ UMPD 3.5 or CDW
- ◆ Medical payments of \$500 or \$1,000
- ◆ Comp/Coll deductibles \$500 or \$1,000
- ◆ Lienholder deductible \$500
- ◆ Double deductible during first 30-days of policy with comp collision.
- ◆ Special Equipment offered up to \$1,000
- ◆ 3 options for Rental Reimbursement
 - \$20 per day up to 30 days
 - \$30 per day up to 30 days
 - \$40 per day up to 30 days
- ◆ Glass Deductible Waiver offered
- ◆ Business Use offered
- ◆ Liability coverage transfers to a rented auto. Comp/coll coverage does not transfer
- ◆ Must notify us within 30 days of newly acquired vehicle. If new auto replaces existing auto, same coverage. If additional auto, no comp/coll coverage until we receive a request to add it.