



Bridger Insurance

P.O. BOX 9 PLEASANTON, CA. 94566

CALIFORNIA PRODUCT HIGHLIGHTS

Pay Plans : 6-MONTH & 12 MONTH Terms Available
Lowest Down Option - 1st Payment Due in 21 days
Remaining Low Down Options - 1st Payment Due in 30 days
Paid-In-Full option, Direct Bill, RCCP & EFT available

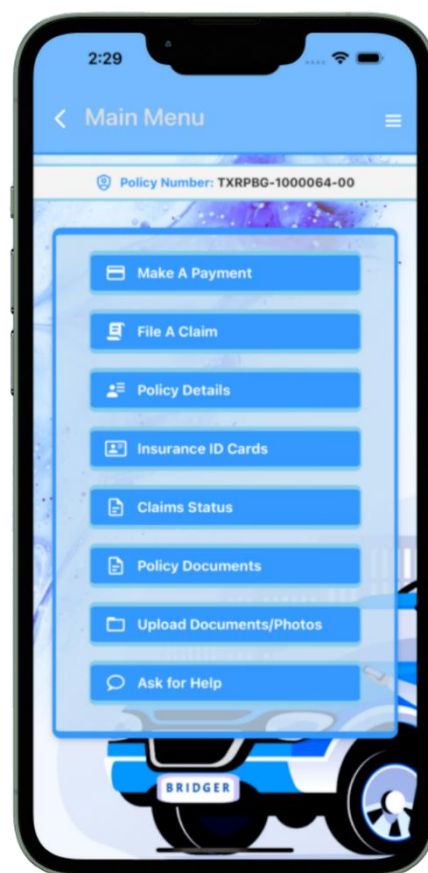
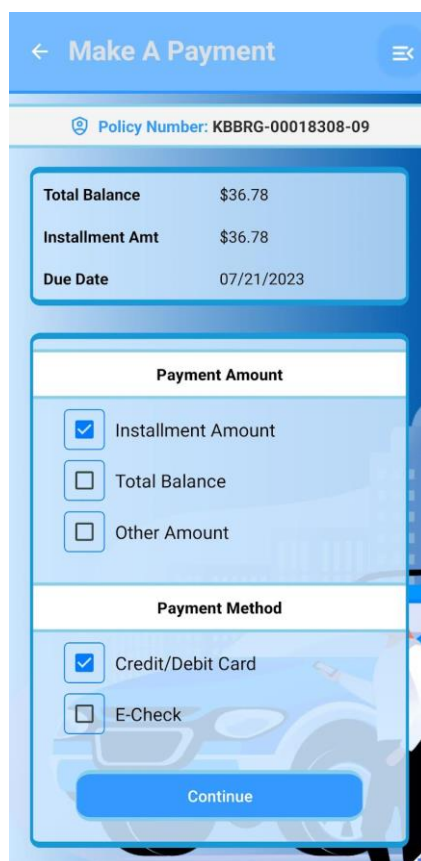
FAQ	Bridger Auto2	Important Details
California and U.S License	<input checked="" type="checkbox"/> Active <input checked="" type="checkbox"/> Suspended <input checked="" type="checkbox"/> Expired	GDD requires a minimum of 3 years of verifiable license experience in the U.S. If DL is suspended, SR-22 must be filed.
ID Cards/Permits	<input checked="" type="checkbox"/>	ID Cards/Permits must be rated with actual experience (0 yrs).
International License	<input checked="" type="checkbox"/>	<u>Matriculas, Foreign Passports, Voter ID and all other International licenses are accepted!</u> Full International Experience since age 16. Retain legal gov't issued documents on file.
Bodily Injury (BI)	\$30,000/\$60,000	
Property Damage (PD)	\$15,000	
Uninsured Motorists BI	\$30,000/\$60,000	
Uninsured Motorists PD	\$ 3,500	
Comprehensive (COMP)	\$500 or \$1,000	Photos will be required if the COMP coverage is applied to the policy. (See Photos row)
Collision (COLL)	\$500 or \$1,000	Photos will be required if the COLL coverage is applied to the policy. (See Photos row)
Medical Pay	\$500 or \$1,000	
Special Equipment	X	<i>not available in CA.</i>
Glass Deductible Waiver	X	<i>not available in CA.</i>
Triple Deductible Discount	Available (Optional)	Physical damage risks are subject to a triple deductible for any losses that occur in the first 60 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.
Lienholder Deductible	\$250	Included & Automatic
Rental Reimbursement	X	<i>not available in CA.</i>
Permissive Use	Available	Physical damage coverage applies for the named operator only. Liability coverage is generally permissive use with some exclusions/dropdowns that might be applicable.
SR-22	Available	Available to any rated driver listed on the policy. SR-22's are submitted to the DMV, electronically,
Business / Artisan	Available	Only 1 vehicle eligible per policy. No rideshare / delivery services. Vehicle must be registered to insured's name. Max 2 stops a day. No tool racks, no wraps with logos, no business logos. Must retain pictures of all 4 sides of vehicle.
Roadside Assistance	Available	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. 24-Hour Emergency Roadside, Call: (408)317-9524
Altered Vehicles	X	<i>not available in CA.</i>
Salvage Vehicles	Available	Acceptable for Liability Only (No COMP/COLL Allowed)
Older Vehicles	Available	Vehicles Older Than 20 years are acceptable for Liability Only (No COMP/COLL Allowed)
Proof of Marriage	Available	Must be legally married. Acceptable Proof of Marriage include a marriage certificate, joint tax return, joint bank statement or a joint mortgage/property agreement or statement
Exclusions	Required	Registered Owner <u>must</u> be rated or excluded. Registered owners can <u>only</u> be added as a rated driver if they are in the insured's household. All household members must be added or excluded from the policy.
Photos Required	Agent Retention	All vehicles with Physical Damage or Business / Artisan Use require 4 clear photos of all four sides of the vehicle. A date stamp or an identifying object must be on the vehicle to ensure that the picture is current. This applies for endorsements and deductible changes. <u>Pre-existing damage is not acceptable.</u>
Policyholder's: (866) 762-7332 Underwriting@bridgerins.com		Agency Support: (844) 218-8299 BrokerRelations@bridgerins.com
		Claims: (855) 543-0099 ExistingClaims@bridgerins.com

www.bridgerins.com



BRIDGER

DOWNLOAD OUR MOBILE APP



Apple



Android



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CA DOI LICENSE NO. 0551213 / TX DOI LICENSE NO. 2077330



BridgerAuto is pleased to Announce our Initiative to **GoGreen** **PAPERLESS OPTION** **NOW AVAILABLE**

In an effort to **GoGreen**, **BridgerAuto** is now providing the option to allow customers to receive all Policy Documents via **ELECTRONIC COMMUNICATIONS**.

Going paperless will help the environment by reducing the consumption of paper and waste that goes to our landfills. The use of electronic communication will also significantly improve the speed of delivering policy documents to our customers.

Please be sure to collect and input the insured's e-mail address and cell phone number into our system during the new business upload process, which will allow **BridgerAuto** the ability to send the insured an electronic copy of all their policy documents.

IMPORTANT: All policies previously Opted-In will no longer be mailed any paper documents

You can easily change any existing policy to the paperless option by contacting our Underwriting & Customer Service department and requesting to Opt-In to paperless.

Policyholder's: (866) 762-7332 / Agency Support: 844-218-8299

Customers can access their Policy Documents on our website 24/7

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

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Say Hello to Bridget!

Our New Virtual Agent Chatbot

**BRIDGET CAN ANSWER ANY
QUESTION YOU MAY HAVE
ABOUT POLICIES OR CLAIMS**

Our Virtual Agent works 24/7!!

**You can get answers to your questions
immediately without waiting on hold**

HERE ARE SOME TYPICAL QUESTIONS BRIDGET CAN ANSWER

Is my policy in-force?

How much is my next payment?

When is my next payment due?

Did you receive my last payment?

What vehicles are listed on my policy?

What coverages do I have?

What is the status of my claim?

How much was paid on my claim?

I need to report a claim

I need to make a payment

Do I have roadside assistance?

Who is my insurance company?

Bridget Is Available Right On Our Website

<https://BridgerIns.com/>

Please feel free to contact us with any questions:

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BRIDGER

All Obstacles Have Been Removed from Your Path and the Road to Submitting Applications is **WIDE OPEN!!**



DOCUMENT RETENTION

You no longer need to upload **ANY** signed policy documents at the time of the new business transaction. Please retain the signed application and **FOUR** photos of vehicles with Comp/Coll in your agency files. ****** Documents must be provided from your files when claims occur or periodic agency audits are performed.

******Although we still **DO NOT** accept vehicles with pre-existing damage, such as cars with major dents or with safety features missing, we are much more relaxed about accepting vehicles with minor scratches and scrapes. However, claims for vehicles with pre-existing damage exceeding minor scratches and scrapes will be excluded from coverage. This exclusion also applies to salvaged vehicles for physical damage.

FOREIGN LICENSE – MATRICULA – ID CARD

We **NO LONGER ASK FOR PROOF** of Foreign License or Passport – Matricula – Voter ID

Foreign Driver's License – Foreign Passport – Matricula – Voter ID Card

Enter Full Driving Experience in the **INTERNATIONAL DRIVING EXPERIENCE** Fields

ID Card – Must be Rated Using 0 Years of Driving Experience and License Type Field = No License

******Proof of Foreign License – Foreign Passport – Matricula – Voter ID Card for drivers is to be maintained in your agency files******

GREAT RATES – EASE OF USE – WORLD CLASS SERVICE

Try out a **BridgerAuto** quote today!

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BRIDGER

POLICY DOCUMENT UPLOAD FEATURE

**UPLOAD POLICY DOCUMENTS INTO
THE POLICY ADMIN SYSTEM 24/7**

**Simply click on the DOCUMENTS link,
select the DOCUMENT CATEGORY,
ADD the document and click UPLOAD.**

Home x Policy Search x View Policy x

- Policy Summary
- Policy History
- Policy Info
- Rewrite
- Endorsement
- OOSE
- Cancellation
- Non Renew Policy
- Suspense Diary
- Documents**
- Billing System
- Notes

[Back to Search](#)

Upload Files

Select Category: Proof of NAF for Accident

Select files
Add files to the upload queue and click the start button.

Filename

[Add files](#) [Start upload](#)

Uploaded Files:
No files uploaded

POLICY DOCUMENT RETENTION IS STILL ENCOURAGED

If you need to upload a document, you no longer need to call our Underwriting Department to request a Document Upload Link be sent to you...You can just go online and upload it.

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BRIDGER

BridgerAuto Proudly Announces Our New Policy Admin System

REMOTE E-SIGN OPTION NOW AVAILABLE

Customers **DO NOT** need to come to your office
Sell policies to customers living anywhere in the state
Collect complete applications with digital signatures every time

NO WET SIGNATURES NEEDED – NO NEED TO UPLOAD THE APP

****We encourage Full Document Retention, as Policy Documents may ONLY be UPLOADED at POS with the New Business App****

ITC RATER – NEW BRIDGE RELEASE DATE: AUGUST 30th

USER NAME

User Name

PASSWORD

Password

SIGN IN

[FORGOT YOUR PASSWORD?](#)

FIRST TIME USERS

[1ST TIME USERS CLICK HERE TO RESET YOUR PASSWORD](#)

You will receive an e-mail with a link to reset your **Password**

Click the link below to download the **Training Manual** for the new **Policy Admin System**. It provides step-by-step instructions to easily complete the following transactions:

New Business – Payments – Endorsements – Policy Inquiries

[Click here to Download the Policy Admin Training Manual](#)

BridgerAuto Producer Portal: <https://Producer.BridgerIns.com/>

You will need to reset your **Password** the first time you bridge into or log into the new system

Please ensure that your **PRODUCER CODE** and **USER NAME** for **BridgerAuto** has been input into the **ADMIN SETTINGS / EDIT COMPANIES** screen of the **ITC Rater**

New Business – Payments – Endorsements – Policy Inquiries

[Bridger – Policy Admin Training Manual](#)

Please feel free to contact us with any questions:

Agency Support Phone Number: (844) 218-8299

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