



Noble General Agency LLC

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
- Point of Sale underwriting reports
- Customer online portal: noblebillpay.com
- Paperless Billing/Online Payments/Recurring EFT Payments Available
- E-Signature at point of sale

Products:

- **Standard Product:** Texas Personal Auto Policy with OACM.Punitive.018, OACM.NoBusiness.020, 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.DelFee.005, OACM.ContLiab.006, OACM.AutoTerm.007, OACM.CrimeIntent.008, OACM.MisrepFraud.009, OACM.OutOfState.016a, OACM.RentProp-NOAuto.19a

Policy Terms & Pay Plans:

Monthly (1):	Paid-In Full
Two Month (2):	Paid-In Full
Three Month (3):	Paid-In Full*
Six Month (6):	Paid-In Full*
6 Pay	17% Down & 5 Payments
5 Pay	25% Down & 4 Payments

*Includes Paid in Full Discount

Discounts:

- Multi-Car discount on like coverages
- Prior Insurance (6 & 12 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)

Coverages & Limits:

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

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 Underwriting Guide for Complete List of Unacceptable Vehicles

Company Contact Information

Underwriting:

Phone: 888 – 512-3103
Fax: 945-218-5525
Email: underwritingNG@nobleinsga.com

Claims:

Phone: 888-512-3223
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Email: claimsNG@nobleinsga.com

Marketing:

Phone: 972-810-7996
Fax: 945-218-5579
Email: marketingNG@nobleinsga.com

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