

# MacAfee and Edwards, Inc Mexican Insurance Specialist

**Toll free: 800-334-7950** Tel: (213) 629 9777

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www.macafeeandedwards.com

# MEXICO AUTO PROGRAM

### INSURANCE CARRIER



TEPEYAC MÉXICO MAPFRE TEPEYAC was founded in 1944. It is presently positioned among the most important insurance companies in Mexico. Offering innovative solutions to patrimonial and personal protection to individuals as well as to companies in all lines of Mexican Insurance. Rated by A.M. Best A., www.mapfre.com.mx

## PRIVATE AUTO PROGRAM

The objective of this program is to identify the needs of coverage of your client and offer them the policy that best suits their insurance needs. Trailer and Boat coverage is available while being towed to the covered vehicle. Under this program you can underwrite and issue vehicles with a value up to \$100,000 dollars.

## **VEHICLES ACCEPTED FOR THIS PROGRAM**

This program is available for:

- Private passenger automobiles
- Station wagons, PU, Vans, SUV
- Trucks (under 3,500 pounds)
- Motor Homes and Recreational Vehicles (RV's)
- Trailers and/or Boats while listed on the policy and attached to a covered auto.
- Motorcycles accepted for FULL COVERAGE (Medical Expenses excluded)

## **VEHICLES RESTRICTIONS**

1) The following vehicles are excluded :		2) * Need Authorization	3	) Other	
Alfa Romero	Excalibur	McLaren Mustang	Corvette	•	Vehicles not registered in
Avanti	Ferrari	Merkur XR-4-TI	Jaguar		the USA or Canada.
Austin Healy	Fiat Spider	MG and MGB		•	Any vehicle involved in
Bartone X-19	Jensen Healy	Pantera	* Require photos, US		organized racings.
Cobra	Lamborghini	Peugeot Turbo	Insurance (Full coverage)	•	Piggy back vehicles.
De Lorean	Lotus	Porche, TR6/TR7			007
Dune Buggies	Maserati	Shelby American		<u>.</u>	

## **POLICY SCHEME**

TRIP POLICY	TRAVEL POLICY	ANNUAL POLICY	
This option allows you to quote a	This option provides coverage for those	Provides your clients with 365 days	
trip into Mexico from 1 to 60.	clients that need to travel into Mexico 90,	of coverage in Mexico at a very	
Policy fee: 15 dollars	120, 150 or 180 days.	convenient price.	
	Policy fee: 20 dollars	Policy fee: 30 dollars	

## **RISK DESCRIPTION**

Risk 1	COLLISION.	Covers vehicle damage or loss resulting from collision, upset and		
		glass breakage. (Compulsory deductible)		
Risk 2	COMPREHENSIVE.	Covers total loss of the vehicle as well as damage by fire, lightning,		
		explosion, strikes, riots and Meteorological Phenomena. (Compulsory deductible) <b>Note: Partial Theft is not covered.</b>		
Risk 3	CSL LIABILITY(PD/BI)	Covers the authorized driver's liability to third parties for property		
Risk 4		damage and bodily injury resulting from an accident as a CSL.		
Risk 5	MEDICAL EXPENSES (ME)	Expenses incurred by the Insured or an occupant of the Insured vehicle by reason of bodily injuries sustained while riding the cab and in the designed area for passengers caused by fire, collision or upset of the vehicle described herein.		
Risk 6	LEGAL AID	Covers the legal defense of the Insured or the Insured's authorized driver, when the involvement of the insured vehicle is in a traffic accident leads to criminal and/or administrative action.		



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### **NEW COVERAGES**



Special Equipment	Covers, in addition to the sum insured, the special equipment installed in the vehicle as consequence of a risk covered.  Limit 20% value of the main vehicle.
Mexicard Premium Package	Can be obtain to provide a broader coverage for your clients visiting Mexico like increasing limits and cost of repair, partial theft, vandalism and deductible waiver.
Limits and Deductibles	Covers the authorized driver's liability to third parties for property damage and bodily injury resulting from an accident as a CSL.

## ADDITIONAL SERVICE



By partnering with Auto Club of Mexico a division of Mexican Auto service, Inc., we are know able to provide a premier roadside and towing service designed exclusively for US and Canadian tourist traveling into Mexico at a discounted price. www.autoclubdemexico.com

#### **LIMITS**

LOW LIMITS	MEDIUM LIMITS	HIGH LIMITS		
For those clients that just	For those clients that would prefer	For those clients that require specific amounts		
require basic limits of liability.	additional coverage rather than	of liability by their leasing company or for those		
	the basic liability limits.	who prefer a more extensive liability coverage.		

RISK	LOW	MEDIUM	HIGH
	LIMITS	LIMITS	LIMITS
I Collision	ACV *	ACV *	ACV *
II Comprehensive	ACV *	ACV *	ACV *
III CSL Liability PD/BI	\$60,000	\$100,000	\$300,000
V Medical Expense			
Per Person	\$2,000	\$3,000	\$4,000
Per Occurrence	\$10.000	\$15.000	\$20.000
VI Legal Aid	COVERED	COVERED	COVERED
VII Travel Assistance	COVERED	COVERED	COVERED

<sup>\*</sup> Actual Cash Value

### UNDERWRITTING NOTES

- Vehicles 25 years and older can not be insured under this program.
- Physical inspection of the each vehicle must be made.
- The insured amount for risk (1) and (2) must be based on Actual Cash Value of the vehicle.
   (Blue book value) Important: Taxes, registration and finance charges are not covered under a total loss.
- Salvage vehicles can be covered under this program at 70% of the Actual Cash Value and can not be vehicles older than 15 years.
- Driver (s) must have a valid driver license.

IMPORTANT: Explaining the scope and limitation of this program is sole responsibility of the Agent, policies not complying with the underwriting notes will be voided immediately.