

# Mexican Auto Program

## Tourist Auto



### Additional coverage

<b>Special Equipment</b>	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.
<b>Mexicard Premium Package</b>	Can be obtain to provide a broader coverage for your clients visiting Mexico as increasing limits and cost of repair, Airplanes tickets, Rental car, partial Theft and deductible waiver.
<b>Limits and Deductibles</b>	Covers the authorized driver's liability to third parties for property damage and bodily injury resulting from an accident as a CSL.

### Limits

<b>Low Limits</b> For those clients that just require basic limits of liability.	<b>Medium Limits</b> For those clients that would prefer additional coverage rather than the basic liability limits	<b>High Limits</b> For those clients that require specific amounts of liability by their leasing company or for those who prefer a more extensive liability coverage.
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Risk	Low Limits	Medium Limits	High Limits
<b>I. Collision</b>	ACV*	ACV*	ACV*
<b>II. Comprehensive</b>	ACV*	ACV*	ACV*
<b>III. CSL Liability PB/BI</b>	\$100,000	\$300,000	\$500,000
<b>IV. Medical Expense</b>			
Per person	\$2,000	\$3,000	\$4,000
Per occurrence	\$10,000	\$15,000	\$20,000
<b>V. Legal Aid</b>	Covered	Covered	Covered
<b>VI. Travel Assistance</b>	Covered	Covered	Covered

### Underwriting 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.



**ALL CLAIMS MUST BE REPORTED IN MEXICO BEFORE RETURNING TO U.S.A. CALL TOLL-FREE IN MEXICO:  
01-800-02-663-58**

Policy No.:	
Insured:	

**EQUIPO ESPECIAL**

Esta cobertura deberá aparecer como “**amparada**” en la carátula y/o especificaciones de la Póliza quedando cubierto el equipo especial instalado por consecuencia de los riesgos descritos dentro de la sección 1 y 2 de las condiciones generales de la póliza.

Se considera para efectos de esta cobertura como equipo especial las adaptaciones y conversiones instalados en el vehículo asegurado, ya sea por el propietario o por el distribuidor, tales como, equipos de sonido, rótulos, anuncios, radio, reloj, faro de niebla, buscadores, espejos exteriores y viseras. Esta definición se establece en forma enunciativa y no limitativa.

La indemnización en ningún caso excederá el valor real de los bienes a la fecha del siniestro ni la suma asegurada máxima contratada para esta sección. El deducible aplicable para cualquier riesgo será el que se indica en al caratula de la póliza y este se aplicará independientemente del deducible que le corresponda al vehículo asegurado.

**QUEDAN EXCLUIDOS DENTRO DE ESTA COBERTURA VIDEOS Y CONSOLAS DE JUEGO Y CUALQUIER ADAPTACION QUE NO ESTE DEBIDAMENTE INSTALADA FIJA EN EL VEHICULO ASEGURADO, ASI COMO LOS DAÑOS QUE ESTOS SUFRAN A CONSECUENCIA DE ROBO O INTENTO DE ROBO. QUE SE ENCUENTREN EN EL INTERIOR DEL VEHICULO ASEGURADO.**

**IMPORTANTE: EN CASO DE SINIESTRO, EL ASEGURADO DEBERA PROVEER EVIDENCIA DEL VALOR Y LA PRE-EXISTENCIA DEL EQUIPO ESPECIAL.**

**SPECIAL EQUIPMENT**

This coverage must be listed as “**covered**” (“included/insured”) on the declaration page a/o specifications of the Policy and will cover the special equipment installed in the vehicle by the risks listed under section 1 and 2 of the policy’s general conditions.

All adaptations and conversions installed to the vehicle insured by the proprietor (owner) or distributor is consider as special equipment under this coverage; such as, audio equipment, signs labels, announcements, radios, clocks, defoggers, navigational systems, exterior mirrors and visors. This definition is established by way or illustration but no limitation.

At the time of a claim (loss), the indemnification (settlement) will not exceed the actual value of the goods (items) a/o maximum sum insured under this section. The applicable deductible to this coverage will be the one stipulated on the policy declaration page and it will apply in addition to the applicable deductible to the insured vehicle.

Indemnity of this coverage will not exceed the real value of the property at the date of the loss nor the sum insured stipulated for this coverage.

**THE FOLLOWING ITEMS ARE EXCLUDED FROM THIS COVERAGE GAME CONSOLES AND ANY ADAPTATION NOT FIEXED AND PROPERLY INSTALLED ON THE INSURED VEHICLE AS WELL AS ANY DAMAGES SUFFERED DUE TO THEFT (ROBBERY) OR (ATTAMPTED ROBBERY) IT’S INTENSION (TO STEAL) AND LOCATED IN THE INTERIOR PORTION OF THE VEHICLE.**

**IMPORTANT: IN CASE OF A CLAIM, INSURED MUST PROVIDE EVIDENCE OF VALUE AND PRE-EXISTENCE OF SPECIAL EQUIPMENT.**

**ENGLISH TRANSLATION IS ONLY A COURTESY VERSION AND FOR ANY CONTROVERSY THE SPANISH VERSION WILL SHALL PREVAIL (APPLY).**