

Mexican Auto Program



Tourist Auto

Insurance Carrier

 MAPFRE	<p>MAPFRE Mexico, S.A. 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</p>
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Personal 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

<p>This program is available for:</p> <ul style="list-style-type: none"> • Private passenger automobiles • Station wagons, PU, Vans, SUV • Trucks (under 3,500 pounds) 	<ul style="list-style-type: none"> • 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)
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Vehicles restrictions

<p>1) The following vehicles are excluded :</p> <table border="0"> <tr> <td>Alfa Romero</td> <td>Excalibur</td> <td>McLaren Mustang</td> </tr> <tr> <td>Avanti</td> <td>Ferrari</td> <td>Merkur XR-4-TI</td> </tr> <tr> <td>Austin Healy</td> <td>Fiat Spider</td> <td>MG and MGB</td> </tr> <tr> <td>Bartone X-19</td> <td>Jensen Healy</td> <td>Pantera</td> </tr> <tr> <td>Cobra</td> <td>Lamborghini</td> <td>Peugeot Turbo</td> </tr> <tr> <td>De Lorean</td> <td>Lotus</td> <td>Porche, TR6/TR7</td> </tr> <tr> <td>Dune Buggies</td> <td>Maserati</td> <td>Shelby American</td> </tr> </table>	Alfa Romero	Excalibur	McLaren Mustang	Avanti	Ferrari	Merkur XR-4-TI	Austin Healy	Fiat Spider	MG and MGB	Bartone X-19	Jensen Healy	Pantera	Cobra	Lamborghini	Peugeot Turbo	De Lorean	Lotus	Porche, TR6/TR7	Dune Buggies	Maserati	Shelby American	<p>2) * Need Authorization Over \$75,000 in value need picture and copy of the US Policy.</p>	<p>3) Other</p> <ul style="list-style-type: none"> • Vehicles not registered in the USA or Canada. • Any vehicle involved in organized racings. • Piggyback vehicles.
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Policy scheme

<p>Trip Policy</p> <p>This option allows you to quote a trip into Mexico from 1 to 60. Policy fee: 15 dollars</p>	<p>Travel Policy</p> <p>This option provides coverage for those clients that need to travel into Mexico 90, 120, 150 or 180 days. Policy fee: 20 dollars</p>	<p>Annual Policy</p> <p>Provides your clients with 365 days of coverage in Mexico at a very convenient price. Policy fee: 30 dollars</p>
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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) Note: Partial Theft is not covered.
Risk 3 Risk 4	CSL Liability (PD/BI)	Covers the authorized driver's liability to third parties for property 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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Additional coverage

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, cost of repair, partial theft, Plane Tickets, Rental Car 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.

Limits

Low Limits For those clients that just require basic limits of liability.	Medium Limits For those clients that would prefer additional coverage rather than the basic liability limits	High Limits 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
I. Collision	ACV*	ACV*	ACV*
II. Comprehensive	ACV*	ACV*	ACV*
III. CSL Liability PB/BI	\$100,000	\$300,000	\$500,000
IV. Medical Expense			
Per person	\$2,000	\$5,000	\$10,000
Per occurrence	\$10,000	\$25,000	\$50,000
V. Legal Aid	Covered	Covered	Covered
VI. Travel Assistance	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.

