

Mexican Auto Program

Tourist Auto



Insurance Carrier



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

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| This program is available for:
<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

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

Trip Policy This option allows you to quote a trip into Mexico from 1 to 60. Policy fee: 15 dollars	Travel Policy This option provides coverage for those clients that need to travel into Mexico 90, 120, 150 or 180 days. Policy fee: 20 dollars	Annual Policy Provides your clients with 365 days of coverage in Mexico at a very convenient price. Policy fee: 30 dollars
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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	\$3,000	\$4,000
Per occurrence	\$10,000	\$15,000	\$20,000
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.



**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).

**MAPFRE****MAPFRE TEPEYAC, S.A.**Boulevard MagnoCentro #5 Col. Centro Urbano (Interlomas)
Municipio San Fernando Huixquilucan C.P. 52760 Edo. de México**ALL CLAIMS MUST BE REPORTED IN MEXICO BEFORE RETURNING TO U.S.A. CALL TOLL-FREE IN MEXICO: 01-800-02-663-5800****Policy Number:****Insured:**

I. Limites incrementados Los límites de las secciones de Responsabilidad Civil se incrementa en US \$100,000 y los límites de las sección de Gastos Médicos se duplican.	I. Increased Limits The limit for Civil Liability limits will increase US \$100,000 and Medical Expenses will double its coverage.																
II. Incremento en el costo de Mano de obra Se incrementará el costo cubierto de mano de obra para reparar los daños ocasionados al vehículo asegurado siempre y cuando estos sean reparados en los Estados Unidos de Norte América bajo previa autorización de la Compañía	II. Increased Cost of Repair With prior agreement of the Company, the Insured may proceed to repair his vehicle outside Mexico. Instead of Mexican labor rates, the company will pay a higher labor rate per hour according to the following limits:																
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III. Robo Parcial La Compañía se obligue a indemnizar el robo de partes y accesorios instalados de manera permanente en el vehículo asegurado. Se excluyen todo equipo de reproducción y grabación de sonido, y video, a menos que dichos equipos hayan sido instalados originalmente por el fabricante del vehículo asegurado. El Límite máximo es de US \$2,000.00 El deducible para esta cobertura es de US \$500.00 por evento.	III. Partial Theft Theft of parts and accessories that are permanently attached to the insured vehicle, excluding video and sound reproducing equipment, personal property, or objects contained in the vehicle, unless such equipment was installed as original equipment by the manufacturer of the Insured vehicle. The maximum limit is \$2,000.00 per event. This coverage is subject to the fixed deductible of US \$500.00 per event.																
IV. Boletos de Avion/ Renta de Auto En caso de perdida total el costo de los boletos de avion seran cubiertos para su regreso a USA, Limite Maximo 5 boletos o \$2,500.00 y Renta de auto con monto diario de \$70.00, y hasta 4 dias.	IV. Plane Tickets/Rental car In case of total loss the cost of airplane tickets will be covered to return to the USA, Maximum Limit is 5 tickets or US \$2,500.00, and car rental with a maximum daily amount of \$70.00 and up to 4 days.																
V. Eliminación del Deducible en accidentes que involucren a Terceros declarados culpables En caso de que el asegurado se vea involucrado en un accidente con un tercero que no cuente con seguro, la Compañía pagará los daños del vehículo asegurado y eliminará el deducible, siempre y cuando sean las autoridades legales competentes las que hayan determinado a los culpables. Importante: El asegurado deberá de cooperar con la Compañía para que esta pueda subrogarse con tra los responsables del siniestro.	V. Deductible Waiver in Accidents with Third Parties at Fault If you are involved in an accident in which an uninsured third party is at fault as determined by the legal authorities, and you sustain damage to your vehicle, the Company will pay for damages to your vehicle and waive your deductible. Important: The Insured, however, must fully cooperate with the Company in order to retain the corresponding right of recovery against the third party responsible for the																

The MacAfee Factor Coverage's



1. Any Driver, with any type of valid driver license (USA, Canadá, International or Mexico Driver License).
2. Permission of use.
3. Coverage everywhere in Mexico.
4. Flexible deductibles starting from \$500.00 and up.
5. Comply with Lien Holders requirements.
6. USA policy does not need to be full coverage.
7. Coverage for Motorhomes and Motorcycle's are available.
8. Daily, Weekly, Monthly and Yearly policies are available.
9. Our claim adjuster is located in Tijuana, Mexico and Texas, and are bilingual. A toll free number is provided from USA and Mexico.
10. Payment's with credit card are welcomed.
11. Direct link's are available.
12. No restrictions on homes coverage if storm shutters are not installed, Semi-annual and quarterly available.
13. Mexican plated vehicles coming to the USA coverage offered.
14. We specialize in the Mexican Insurance Market with more than 55 years of experience and member of Protec network in Mexico with local services in Mexico City, Guadalajara, Monterey, Ciudad Juarez, Matamoros, Reynosa, Tijuana and Toreon.

Note:

Please take into consideration that our online programs with our different carriers **do not need to validate or authorize** our Agents/Sub-Agents to sell Insurance for Mexico, for all purposes since we are a Surplus Line Broker.

