



**Quáalitas**  
 Compañía de Seguros, S.A. de C.V.  
 José María Velasco #2627-301  
 Zona Rio Tijuana, B.C. 22010 México  
 011 52 (664) 634-1446



**GRUPO AUSA**  
 Grupo AUSA S.A. de C.V.  
 Tonalá 136, Col. Roma,  
 Delegación Cuauhtémoc  
 México, D.F. C.P. 06700  
 011 52 (55) 5061-6255



**Lewis and Lewis Insurance Agency, Inc.**  
 11900 W. Olympic Boulevard, Suite 475, Los Angeles, CA 90064  
 Telephone (800) 966-6830 or (310) 207-7700 or Fax (310) 207-7701  
 Email: [Info@MexicanAutoInsurance.com](mailto:Info@MexicanAutoInsurance.com)  
<https://www.MexicanAutoInsurance.com>  
 California Surplus Lines Insurance Broker License #0645420

## APPLICATION FOR MEXICAN TOURIST AUTO INSURANCE

An exclusive **Lewis and Lewis** Program of Insurance

**ANNUAL SIX MONTH 90 DAY 30 DAY**

*This Multiple Entry Mexican Auto Insurance Coverage is for any Tourist possessing a valid driver's license. A Mexican National who is a permanent resident outside of Mexico with a Green Card is also considered a Tourist. Coverage is applicable only in the Republic of Mexico. For Mexican Nationalized or Permanently Imported vehicles, please contact Lewis and Lewis for Mexican Registered Vehicle Insurance. **The Coverage limits stated on this application are in United States Dollars (USD).***

**Lewis and Lewis Mexican Tourist Auto Insurance policies are Underwritten by Quáalitas, the Largest Insurer of Vehicles in Mexico, and you are covered for:**

- \$500,000 CSL Liability** for the **Bodily Injury and Property Damage** Liability combination
- \$10,000** per person, **\$50,000** per accident **Medical Payments** and **Uninsured Motorist** using the same Medical Payments limits
- \$100,000 Legal Service** for a vehicular accident: Bail Bond, Attorney, Criminal and Civil Defense
- Quáalitas: One Call 24/7 Claim Dispatch** (800) 800-2880 or (800) 288-6700 or (55) 1253-4736
- GRUPO AUSA** Tourist Travel Assistance:

**International Air Ambulance for a Life Threatening Illness or Accident**

Flights from Mexico to:

- Vancouver, BC Canada
- San Diego, CA USA
- Houston, TX USA

**Vehicle Breakdown, Theft and Accident Assistance**

- ✓ Trip continuation or return home
- ✓ Plane tickets \$150 per person; \$750 per event
- ✓ Towing \$300 per trip *for vehicles 15 years old & younger*
- ✓ Gasoline to reach the nearest service station
- ✓ Jumpstart and battery recharge
- ✓ Flat tire change and/or deliver flat tire for repair
- ✓ Locksmith Payment for repair and their travel cost
- ✓ Rental Car for 2 days

**Medical Evacuation to USA & CANADA**

**Plan A: Limited Territory**

Baja California Norte, Baja California Sur, Sonora, Sinaloa, Chihuahua, Durango, Coahuila, Nuevo Leon, Tamaulipas, San Luis Potosí, Zacatecas, Nayarit, Jalisco, Aguascalientes, Colima, Guanajuato, Querétaro and Michoacán.

**Plan B: All of Mexico**

The Entire Republic of Mexico

**10% Multi-car Discount**

**5% SENTRI Discount**

- GRUPO AUSA: One Call 24/7 Claim Dispatch:** (800) 262-6911 or 55 5061-6255

**Full Coverage Adds:**

- Collision, Fire, and Natural Disaster. Fixed Deductible of \$500\***
- Quáalitas pays the USA or Canadian hourly labor rate if the vehicle is repaired in the USA or Canada**
- Total Theft. Fixed Deductible of \$500\***

*\*For Motorhomes, Travel Trailers, 5<sup>th</sup> Wheels and/or Cab-Over Campers, the Fixed Deductible is \$1,000*

1. PLEASE CHECK THE TERM OF INSURANCE YOU REQUIRE: **ANNUAL** \_\_\_\_\_ **SIX MONTH** \_\_\_\_\_ **90 DAY** \_\_\_\_\_ **30 DAY** \_\_\_\_\_

2. EFFECTIVE DATE \_\_\_\_\_ 3. EFFECTIVE TIME \_\_\_\_\_ IF NOT STATED Policies begin & end at NOON PT

4. PERSONAL DATA \_\_\_\_\_ 5. EMAIL \_\_\_\_\_ 6. FAX (\_\_\_\_\_) \_\_\_\_\_

Name \_\_\_\_\_ Date of Birth (mm/dd/yyyy) \_\_\_\_\_ Telephone (\_\_\_\_\_) \_\_\_\_\_

Mailing Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Driver's License # \_\_\_\_\_ State \_\_\_\_\_ Other Drivers\* \_\_\_\_\_

Other Drivers\* *With your permission, any tourist with a valid driver's license may drive the vehicle whether they are listed on the policy or not.*

**7. VEHICLE DATA**

**One Self-Propelled Vehicle per Policy.** If you want *Full Coverage*, please state the current market value of your vehicle. If you want *Liability Only*, please state the value as \$0. If you are purchasing Driver's License insurance, it is a *Liability Only* policy for a specific named operator. Please skip to **Plan B**.

Make \_\_\_\_\_ Year \_\_\_\_\_ Model \_\_\_\_\_ Length (Motor home) \_\_\_\_\_

Vehicle Identification # (VIN) \_\_\_\_\_ License Plate # \_\_\_\_\_ State \_\_\_\_\_

Other Auto Insurance Co. \_\_\_\_\_ Lienholder \_\_\_\_\_ Current Market Value \$ \_\_\_\_\_

**8. WATERCRAFT / OUTBOARD MOTOR / TRAILER / SPECIAL ACCESSORY / CAMPER / VEHICLE IN TOW / ATTACHMENT Each Self-Propelled Vehicle Requires its own**

**Policy.** According to Mexican law, **it is mandatory to LIST all towed units and accessories on the policy.** Where applicable, please complete the blanks captioned below. If you want *Full Coverage*, please state the current market value of your towed unit(s). **For Liability Only, please state each value as \$0.**

<u>Towed Units:</u>	<u>Make</u>	<u>Year</u>	<u>Model</u>	<u>Length</u>	<u>ID Number</u>	<u>State</u>	<u>Value</u>
Watercraft*	_____	_____	_____	_____	_____	_____	\$ _____
Outboard Motor	_____	_____	_____	_____	_____	_____	\$ _____
Watercraft Trailer	_____	_____	_____	_____	_____	_____	\$ _____
Trailer or Other Unit **	_____	_____	_____	_____	_____	_____	\$ _____
Vehicle or Other Unit ***	_____	_____	_____	_____	_____	_____	\$ _____

\***Watercraft insured under this policy are only insured while in tow or attached to the towing vehicle.** There is no coverage for watercraft while being launched or afloat unless the optional insurance coverage "*Watercraft Liability*" Endorsement is added (an optional coverage stated on page 3 of 4).

\*\***Campers need to be fully described with the current market value stated separately for full coverage.**

\*\*\***Vehicles in tow insured under this policy are only insured while in tow or attached to the towing vehicle.**

**9. ADD VALUES, CHOOSE YOUR TERRITORY, AND CORRESPONDING PREMIUM**

Please add the Vehicle Value and Towed Unit **Total Values together, Select the Territory** you will be driving in, **Select the Term** of Insurance you require, and **Circle the Premium** corresponding to the coverage.

**Vehicle Value \$ \_\_\_\_\_ + Total Towed Item Value \$ \_\_\_\_\_ = Total Current Market Value\* \$ \_\_\_\_\_**

\*Total Current Market value insured is not to exceed \$300,000.

**Plan A: Limited Territory** Covers these Mexican States: Baja California Norte, Baja California Sur, Sonora, Sinaloa, Chihuahua, Durango, Coahuila, Nuevo Leon, Tamaulipas, San Luis Potosí, Zacatecas, Nayarit, Jalisco, Aguascalientes, Colima, Guanajuato, Querétaro and Michoacán.

	<u>ANNUAL PREMIUM</u>	<u>6 MONTH PREMIUM</u>	<u>90 DAY PREMIUM</u>	<u>30 DAY PREMIUM</u>
<b>LIABILITY ONLY (\$0 vehicle value)</b>	<b>\$168.25</b>	<b>\$141.22</b>	<b>\$122.02</b>	<b>\$107.27</b>
<b>FULL COVERAGE Total Current Market Value:</b>				
\$500 - \$5,000	\$237.11	\$196.83	\$172.48	\$152.53
<b>\$5,001 - \$10,000</b>	<b>\$276.09</b>	<b>\$237.92</b>	<b>\$215.41</b>	<b>\$189.01</b>
\$10,001 - \$15,000	\$320.81	\$280.27	\$248.92	\$225.50
<b>\$15,001 - \$20,000</b>	<b>\$365.53</b>	<b>\$320.20</b>	<b>\$287.44</b>	<b>\$263.34</b>
\$20,001 - \$25,000	\$425.41	\$340.04	\$316.62	\$284.77
<b>\$25,001 - \$30,000</b>	<b>\$472.48</b>	<b>\$363.78</b>	<b>\$327.01</b>	<b>\$294.12</b>
\$30,001 - \$35,000	\$497.95	\$375.76	\$345.91	\$311.13
<b>Each \$5,000 over \$35,000 add:</b>	<b>\$32.00</b>	<b>\$25.00</b>	<b>\$23.00</b>	<b>\$22.00</b>

**Plan B: Full Territory** Covers the ENTIRE Republic of Mexico

	<u>ANNUAL PREMIUM</u>	<u>6 MONTH PREMIUM</u>	<u>90 DAY PREMIUM</u>	<u>30 DAY PREMIUM</u>
<b>LIABILITY ONLY (\$0 vehicle value)</b>	<b>\$200.79</b>	<b>\$164.92</b>	<b>\$142.07</b>	<b>\$126.19</b>
<b>DRIVER'S LICENSE LIABILITY</b>	<b>\$187.86</b>	<b>\$160.94</b>	<b>\$144.06</b>	<b>\$129.17</b>
<b>FULL COVERAGE Total Current Market Value:</b>				
<b>\$500 - \$5,000</b>	<b>\$271.69</b>	<b>\$226.03</b>	<b>\$198.23</b>	<b>\$174.83</b>
<b>\$5,001 - \$10,000</b>	<b>\$323.61</b>	<b>\$273.43</b>	<b>\$242.25</b>	<b>\$214.33</b>
<b>\$10,001 - \$15,000</b>	<b>\$377.52</b>	<b>\$321.97</b>	<b>\$286.27</b>	<b>\$253.84</b>
<b>\$15,001 - \$20,000</b>	<b>\$429.72</b>	<b>\$370.50</b>	<b>\$330.29</b>	<b>\$294.48</b>
<b>\$20,001 - \$25,000</b>	<b>\$482.77</b>	<b>\$419.04</b>	<b>\$374.31</b>	<b>\$336.23</b>
<b>\$25,001 - \$30,000</b>	<b>\$535.81</b>	<b>\$465.31</b>	<b>\$418.34</b>	<b>\$376.86</b>
<b>\$30,001 - \$35,000</b>	<b>\$588.87</b>	<b>\$513.86</b>	<b>\$462.35</b>	<b>\$419.76</b>
Each \$5,000 over \$35,000 add:	<b>\$32.00</b>	<b>\$25.00</b>	<b>\$23.00</b>	<b>\$22.00</b>

- Premiums are listed in United States Dollars (USD) and include Bail Bond, Attorney, Civil and Criminal Defense, a \$40 policy fee, and 16% IVA tax.
- Values are listed in United States Dollars (USD) and Settlements are adjusted on a Current Market Value basis at time of loss (Actual Cash Value).
- Losses are paid in United States Dollars (USD).

**10. CHECK ANY OR ALL OPTIONAL INSURANCE COVERAGE THAT YOU REQUIRE**

- \$750,000 Liability** Increases the insured Liability amount to **\$750,000** Combined Single Limit.  
Annual \$54 \_\_\_\_\_ 6 Month \$46 \_\_\_\_\_ 90 Day \$41 \_\_\_\_\_ 30 Day \$37 \_\_\_\_\_
- \$1,000,000 Liability** Increases the insured Liability amount to **\$1,000,000** Combined Single Limit.  
Annual \$120 \_\_\_\_\_ 6 Month \$107 \_\_\_\_\_ 90 Day \$97 \_\_\_\_\_ 30 Day \$87 \_\_\_\_\_
- Uninsured Motorist plus Adds Waiver of Collision Deductible, Increases Medical Payments Limit & Adds UMPD \$3,500** Increases the insured limit of Medical Payments to **\$20,000 per person, \$100,000 per accident.** In the event that an Uninsured or Underinsured motorist damages the insured vehicle, the collision deductible charged will be \$0. Adds **\$3,500 Uninsured or Underinsured Motorist Property Damage to Liability Only policies.**  
Annual \$28 \_\_\_\_\_ 6 Month \$24 \_\_\_\_\_ 90 Day \$22 \_\_\_\_\_ 30 Day \$20 \_\_\_\_\_
- Watercraft Liability** Adds Liability of **\$300,000 CSL for WATERCRAFT** not exceeding 28' **WHILE AFLOAT OR BEING LAUNCHED.**  
Annual \$138 \_\_\_\_\_ 6 Month \$120 \_\_\_\_\_ 90 Day \$107 \_\_\_\_\_ 30 Day \$97 \_\_\_\_\_  
(Excludes Physical Damage to the Watercraft)
- VIP** Adds **Vandalism & Partial Theft** \$250 Deductible, **Flash Flood** \$500 Deductible, **Glass Breakage** \$100 Deductible. **Emergency Expense for Lodging, Food, Clothing and Transportation** up to a \$500 maximum.  
RATE FULL COVERAGE Premium @ 10% = \$ \_\_\_\_\_  
(VIP coverage is not available for Liability Only or Driver's License policies)
- Business Use** Allows the insured private passenger vehicle to be used for business. RATE Premium @ 20% = \$ \_\_\_\_\_  
(Coverage does not extend to livery service operations)
- Baja & Sonora Only** Changes Plan A Limited Territory to cover **Baja & Sonora Only.** Plan A RATE Premium @ -15% = \$( \_\_\_\_\_ )  
(Covered Territory changes to Baja California Norte, Baja California Sur, and Sonora Mexico only)
- SENTRI Discount** Enrolled in the **Secure Electronic Network for Rapid Travelers Inspection** RATE Premium @ -5% = \$( \_\_\_\_\_ )

NOT A BINDER OF INSURANCE

**11. TOTAL YOUR PREMIUM**

Add the premium amount and the amount of the chosen options (if any) to determine your premium total.

Premium: \$ \_\_\_\_\_  
 + Option(s): \$ \_\_\_\_\_  
 = Total: \$ \_\_\_\_\_

The TOTAL PRICE includes a policy fee of \$40 and 16% IVA tax. The POLICY FEE is earned immediately. The PREMIUM AND IVA TAX ARE TOTALLY EARNED AFTER 30 DAYS. There is no refund due after the first 30 days of the effective date of the policy. If you need to cancel within the first 30 days, there is a cancellation charge (10% of PREMIUM & IVA plus the \$40 policy fee), and the insurance industry daily rates are used to determine a cancellation credit.

**12. ACCEPTANCE AND PAYMENT OF PREMIUM**

I, the undersigned, hereby request coverage under this **group fleet policy 0910017137 of Mexican Tourist Auto Insurance** underwritten by Quálitas Compania de Seguros, S.A. de C.V. and Tourist Travel Assistance underwritten by GRUPO AUSA. I accept the terms and conditions of said policy, and agree to pay the full premium. I acknowledge that, in the event of a claim, Lewis and Lewis will provide claim assistance, but has no authority to settle or pay a claim. I have reviewed the information completed on this application, and find it to be accurate. Changes and corrections will be declared by endorsement to the policy, and are subject to a \$40 processing fee.

Authorized Signature \_\_\_\_\_ Date \_\_\_\_\_

American Express, Visa, MasterCard, Discover # \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ / \_\_\_\_\_ Exp. Date \_\_\_\_\_/\_\_\_\_\_

**FAX** Fax the completed Lewis and Lewis Insurance application to **(310) 207-7701**

**MAIL** Mail the completed Lewis and Lewis Insurance application to 11900 W. Olympic Boulevard, Suite 475, Los Angeles, CA 90064

We can usually issue your policy the same day that we receive the completed application. If you have included an e-mail address or a return fax number on your application, we will send your policy to you by e-mail or fax as well as USPS first class mail. The original policy is most often mailed out the same business day that the policy is issued.

#### **IMPORTANT TERMS**

- **Effective:** This is the day the policy starts. **Expiration:** This is the day the policy ends. Unless stated otherwise, the Effective and Expiration time is Noon PT.
- **Other Drivers:** With your permission, any Tourist with a valid driver's license may drive the vehicle whether they are listed on the policy or not. If you should so choose, you may list the name of any Tourist possessing a valid driver's license as an operator of the insured vehicle. A Mexican National who is a permanent resident outside of Mexico with a Green Card is also considered a Tourist and can be listed as a driver on the policy.
- **Vehicle Data:** If you have *Full coverage*, the current market value of your vehicle is stated. If you have *Liability Only* coverage, the vehicle value stated is \$0. **It is mandatory that all towed units, and campers, and attachments are listed on the policy even if you only wish to cover them for liability.**
- **WATERCRAFT / OUTBOARD MOTOR / TRAILER / SPECIAL ACCESSORY / CAMPER / VEHICLE IN TOW / ATTACHMENTS:** If you have *Full coverage*, the current market value of your towed unit is stated. If you have *Liability Only* coverage, the towed unit value stated is \$0. **Each Self-Propelled Vehicle Requires its own Policy.**
- **CAMPER SHELLS and Campers:** Camper shells are considered part of the vehicle and their value needs to be included in the current market value of the vehicle. **Campers and/or Cab-Over Campers need to be fully described with their current market value stated for full coverage.**
- **Current Market Value or Actual Cash Value:** This value is the amount that the insured unit could realistically be sold for on the market today. It is the cost of replacing damaged or destroyed property with comparable new property, minus depreciation. In case of a total loss, Quálitas Compania de Seguros S.A. de C.V. will adjust on the basis of the actual cash value at the time of the loss. It is imperative that a realistic Current Market Value of your vehicle be determined and stated on the policy. **Overstating or understating the value of Vehicle, watercraft, trailer, Camper or Unit in Tow may result in financial penalties in the event of a loss. Please consult the Kelley Blue Book: <http://www.KBB.com> or Nada Guides: <http://www.NADAGUIDES.com>**
- **Combined Single Limit (CSL Liability):** A limit of liability for Bodily Injury and Property Damage coverage expressed as one single amount of coverage protection.
- **Plan A (Limited Territory):** Covers these Mexican States: **Baja California Norte, Baja California Sur, Sonora, Sinaloa, Chihuahua, Durango, Coahuila, Nuevo Leon, Tamaulipas, San Luis Potosí, Zacatecas, Nayarit, Jalisco, Aguascalientes, Colima, Guanajuato, Querétaro and Michoacán.**
- **Plan B (Full Territory):** Covers the ENTIRE Republic of Mexico.

#### **SPECIFICATIONS OF RISKS AND LIMITS**

- **Risk 1 – Collision, Overturning, and Glass Breakage** covers damage to the insured units. An obligatory deductible\* applies.
- **Risk 2 – Total Theft, Fire, Lightning and/or Explosion, Strikes and Riots, Popular Uprisings and resultant Malicious Mischief, Natural Disasters of Cyclones, Hurricanes, Hail, Earthquakes, Volcanic Eruptions, Avalanches, Flooding, Land or Rock Slides, the Fall or Collapse of Constructions, Buildings, Structures, and Falling Trees or Branches** covers damage to the insured units. An obligatory deductible\* applies. **There is no coverage for partial theft or vandalism unless the optional insurance "VIP" Endorsement (Vandalism, Partial Theft, Flash Flood & Emergency Expense) is added to the policy.**
- **Risk 3 – Property Damage Liability** and **Risk 4 – Third Party Liability** covers Bodily injury to parties other than the insured and damage to property of others resulting from the use of the insured vehicle. **\$500,000 Combined Single Limit Liability. Risk 3 and Risk 4 Coverage excludes and does not apply to occupants of the insured vehicle.**
- **Risk 5 – Medical Payments limits of \$10,000 per person, \$50,000 per accident** coverage for expenses incurred by the occupants of the insured vehicle as a result of bodily injuries sustained aboard said vehicle caused by Fire, Collision, and/or Overturning. The Mexican Insurance Company shall pay funeral expenses to a maximum of 25% of the per person limit. Medical Payments coverage includes the reasonable expenses for transportation to the nearest hospital or healthcare facility that could be able to treat those injured.
- **Quálitas Legal Service \$100,000 for Bail Bond, Attorney, Civil and Criminal Defense** resulting from the insured vehicle being in an accident.
- **GRUPO AUSA Tourist Travel Assistance International Air Ambulance** for a **Life Threatening Illness or Accident** plus **Vehicle Breakdown Coverage**

#### **\*DEDUCTIBLES**

- There is an Obligatory \$500 Deductible\* for each Collision, Overturning, and Glass Breakage Loss applied to each respective insured unit damaged.
- There is an Obligatory \$500 Deductible\* for each Total Theft Loss applied to each respective insured unit that is stolen.
- There is an Obligatory \$500 Deductible\* for each Fire, Lightning and/or Explosion, Strikes and Riots, Popular Uprisings and resultant Malicious Mischief, Natural Disasters of Cyclones, Hurricanes, Hail, Earthquakes, Volcanic Eruptions, Avalanches, Flooding, Land or Rock Slides, the Fall or Collapse of Constructions, Buildings, Structures, and Falling Trees or Branches Loss applied to each respective insured unit that is damaged.

**\*For Motorhomes, Travel Trailers, 5<sup>th</sup> Wheels and/or Cab over Campers, the Obligatory Deductible is \$1,000**

**LABOR RATES** Quálitas pays the USA or Canadian hourly labor rate if the vehicle is repaired in the USA or Canada respectively. The Insured selects 2 repair shops and takes the damaged vehicle and/or towed units to the repair shops (Not by photo). The 2 estimates are sent to Quálitas for a cash settlement of the claim. Mexican IVA sales tax is the only sales tax Quálitas can pay and only for repairs made in Mexico performed by the network of repair shops that collaborate with Quálitas as these shops issue a fiscal invoice which meets all the formalities that the Mexican tax authority requires.

**IMPORTANT** **Immediately after the occurrence of an accident, The Insured must contact the Quálitas claim hotline and the GRUPO AUSA claim hotline.** Do not enter into agreements or arrangements with the other party until the Quálitas or GRUPO AUSA adjustor is present. **HOTLINE NUMBERS MUST BE CALLED FROM EITHER A MEXICAN LAND LINE or CELLULAR PHONE WITH INTERNATIONAL SERVICE** and may be called 24 hours a day, 7 days a week. If calling from a **MEXICAN LAND LINE – PLEASE CALL THE QUALITAS CLAIM HOTLINE** by dialing: **(800) 800-2880 or (800) 288-6700 or (800) 004-9600. PLEASE CALL THE AUSA HOTLINE** by dialing: **(800) 262-6911.** If calling from a **CELLULAR PHONE WITH INTERNATIONAL SERVICE:**

**PLEASE CALL THE QUALITAS CLAIM HOTLINE by dialing: (55) 1253-4736. PLEASE CALL THE AUSA HOTLINE by dialing: (55) 5061-6255.**

- Watercraft Coverage under this certificate is limited to physical damage sustained while watercraft/motor/trailer are in tow by or attached to the towing vehicle provided that full coverage has been purchased on these and the required premium has been paid.
- Coverage is only applicable to Vehicle/Watercraft/Motor/Trailer/Camper/Units in Tow/Attachments/Accessories and **not contents/personal effects therein.**
- A Motorcycle, ATC, ATV, UTV is insurable. However, insurance coverage will exclude Medical Payments. **The insured vehicle must be street legal.**
- **Legal Service** is underwritten by Quálitas Compania de Seguros S.A. de C.V. and **is carried out solely by Quálitas representatives** to cover the legal requirements in Mexico. **Tourist Travel Assistance** is underwritten by GRUPO AUSA and **is carried out solely by GRUPO AUSA and its vendors.** The foregoing is only a brief description of the policy coverage. Coverage is only applicable while the vehicle and units in tow are on regular roads in Mexico. Refer to the automobile insurance contract, optional coverages, specification of risks and general conditions, & any endorsements for the complete policy coverage explanation. The English text of this policy and all supporting documents are courtesy translations.