

# MEXICAN AUTO INSURANCE APPLICATION

An exclusive Lewis and Lewis Program of Insurance

ANNUAL SIX MONTH 90 DAY 30 DAY

*This Multiple Point 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.*

## **Every Lewis and Lewis tourist Mexican Auto Insurance policy includes:**

1. Liability \$300,000 bodily injury and property damage combination.
2. Legal Service \$100,000
3. Medical Payments \$25,000 per accident, \$5,000 per person
4. Uninsured Motorist Bodily Injury \$25,000 per accident, \$5,000 per person
5. Qualitas One Call 24/7 Claim Dispatch
6. Illness, Accident and/or Vehicle Breakdown coverage:
  - o International and Domestic Air Ambulance and Land Ambulance
  - o Trip continuation
  - o Plane tickets home
  - o Towing
  - o Gas
  - o Jumpstart
  - o Flat tire
  - o Locksmith
7. AUSA One Call 24/7 travel assistance dispatch

## **Full Coverage Adds:**

8. Labor rates pay for a Repair in the USA, Canada or Mexico. Your choice!
9. Fixed \$500 deductible for Collision and Natural Disaster damage
10. Fixed \$1,000 deductible for loss due to Total Theft



**Lewis and Lewis Insurance Agency, Inc.**

California Surplus Line Insurance Broker License #0645420

2950 31st Street, Suite 140, Santa Monica, CA 90405

Telephone (310) 399-0800 or (800) 966-6830 \* Fax (310) 450-0700

E-mail [Info@MexicanAutoInsurance.com](mailto:Info@MexicanAutoInsurance.com)

**[www.MexicanAutoInsurance.com](http://www.MexicanAutoInsurance.com)**

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

**2. EFFECTIVE DATE** (*Policies begin & end at NOON*) \_\_\_\_\_ **3A. E-MAIL** \_\_\_\_\_

**4. PERSONAL DATA** \_\_\_\_\_ **3B. FAX** \_\_\_\_\_

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

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*

**5. 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 Drivers License insurance, it is a *Liability Only* policy for a specific named operator. Please skip to step **7. Plan B**.

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

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

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

**6. WATERCRAFT / OUTBOARD MOTOR / TRAILER / SPECIAL ACCESSORY / VEHICLE IN TOW**

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). If you want *Liability Only*, please state each value as \$0.

	<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	_____	_____	_____	_____	_____	_____	\$ _____
Trailer 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" is added below.*

**7. CHOOSE YOUR TERRITORY AND CORRESPONDING PREMIUM**

Please add the value of the vehicle and towed units together, select the territory and term you require, and circle the premium corresponding to the coverage.

Vehicle value \$ \_\_\_\_\_ + Towed item(s) total value \$ \_\_\_\_\_ = Total Current Market value insured\* \$ \_\_\_\_\_

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

**Plan A: Limited Territory - Includes BAJA, Sonora, Sinaloa, Chihuahua, Durango, Coahuila, Nuevo Leon, and Tamaulipas**

	<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>\$149.67</b>	<b>\$121.65</b>	<b>\$118.13</b>	<b>\$92.50</b>
<b>FULL COVERAGE Total Current Market Value:</b>				
\$500 - \$4,999	\$203.22	\$168.56	\$160.74	\$129.09
<b>\$5,000 - \$9,999</b>	<b>\$244.08</b>	<b>\$204.88</b>	<b>\$194.79</b>	<b>\$159.73</b>
\$10,000 - \$14,999	\$284.94	\$242.33	\$228.84	\$190.38
<b>\$15,000 - \$19,999</b>	<b>\$325.80</b>	<b>\$279.79</b>	<b>\$262.89</b>	<b>\$222.16</b>
\$20,000 - \$24,999	\$366.66	\$317.24	\$296.64	\$253.94
<b>\$25,000 - \$29,999</b>	<b>\$407.52</b>	<b>\$353.56</b>	<b>\$330.99</b>	<b>\$285.72</b>
\$30,000 - \$35,000	\$448.38	\$391.02	\$365.04	\$318.63
<b>Each \$5,000 over \$35,000 add:</b>	<b>\$29.51</b>	<b>\$24.97</b>	<b>\$22.70</b>	<b>\$20.43</b>

**Plan B: Full Territory - Includes 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>\$188.67</b>	<b>\$153.65</b>	<b>\$145.13</b>	<b>\$116.50</b>
DRIVERS LICENSE LIABILITY	\$175.67	\$149.65	\$147.13	\$119.50
<u>FULL COVERAGE Total Current Market Value:</u>				
<b>\$500 - \$4,999</b>	<b>\$259.97</b>	<b>\$215.09</b>	<b>\$201.60</b>	<b>\$165.41</b>
\$5,000 - \$9,999	\$312.18	\$262.76	\$245.87	\$205.13
<b>\$10,000 - \$14,999</b>	<b>\$365.53</b>	<b>\$311.57</b>	<b>\$290.13</b>	<b>\$244.86</b>
\$15,000 - \$19,999	\$418.87	\$360.37	\$334.40	\$285.72
<b>\$20,000 - \$24,999</b>	<b>\$472.22</b>	<b>\$409.18</b>	<b>\$378.66</b>	<b>\$327.71</b>
\$25,000 - \$29,999	\$525.56	\$455.71	\$422.93	\$368.57
<b>\$30,000 - \$35,000</b>	<b>\$578.91</b>	<b>\$504.52</b>	<b>\$467.19</b>	<b>\$411.70</b>
Each \$5,000 over \$35,000 add:	\$38.59	\$32.91	\$29.51	\$26.10

- Premiums are listed in U.S. Currency and include Legal Service, a \$35 policy fee, and 11% IVA tax
- Values are listed in U.S. Currency and adjusted on a current market value basis (Actual Cash Value).
- Losses are paid in U.S. currency.

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

<b>Excess Liability</b>	Increases the insured Liability amount to \$500,000 Combined Single Limit. Annual \$49 _____ 6 Month \$42 _____ 90 Day \$37 _____ 30 Day \$33 _____
<b>Uninsured Motorist plus Waiver of Collision Deductible and Increased Medical Payments</b>	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 causes you and/or your passengers bodily injury. If an uninsured motorist damages the insured vehicle, the collision deductible charged will be \$0. The insured limit of Medical Payments is changed for the term of the policy to \$20,000 per person; \$100,000 per accident. Annual \$26 _____ 6 Month \$22 _____ 90 Day \$20 _____ 30 Day \$18 _____
<b>Watercraft Liability</b>	Adds Liability of \$300,000 CSL for watercraft not exceeding 28' while afloat or being launched. Annual \$125 _____ 6 Month \$109 _____ 90 Day \$98 _____ 30 Day \$88 _____ <i>(Excludes Physical Damage to the Watercraft)</i>
<b>VIP</b>	Adds <b>Vandalism</b> and <b>Partial Theft</b> coverage. 15% Surcharge _____ of the FULL COVERAGE Base Premium <i>(VIP coverage is not available for Liability Only or Drivers License policies)</i>
<b>Business Use</b>	Allows the insured vehicle to be used for business. 20% Surcharge _____ of the Base Premium <i>(Business Use coverage does not extend to livery service operations)</i>

**9. 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: \$ \_\_\_\_\_

POLICY PREMIUM IS 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 total premium plus the \$35 policy fee) and the insurance industry daily rates are used to determine a cancellation credit.

**10. ACCEPTANCE AND PAYMENT OF PREMIUM**

I, the undersigned, hereby request coverage under this fleet policy of Mexican Tourist Auto Insurance underwritten by Qualitas Compania de Seguros, S.A. de C.V. 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 processing fee.

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

Visa or MasterCard # \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ Exp Date (mm/yy) \_\_\_\_\_

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**APPLYING FOR LEWIS AND LEWIS MEXICAN AUTO INSURANCE**

**FAX** Fax the completed Lewis and Lewis Insurance application to **(310) 450-0700**.

**MAIL** Mail the completed Lewis and Lewis Insurance application to 2950 31<sup>st</sup> Street, Suite 140, Santa Monica, CA 90405.

We can usually issue your policy the same day that we receive the application. If you have included a return fax number or e-mail address on your application, we will fax or e-mail a copy of your policy to you. 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 at Noon. **Expiration:** This is the day the policy ends at Noon.
- **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.
- **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 are listed on the policy even if you only wish to cover them for liability.
- **WATERCRAFT / OUTBOARD MOTOR / TRAILER / SPECIAL ACCESSORY / VEHICLE IN TOW:** 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.
- **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 need to be fully described with the current market value stated separately.
- **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, Qualitas Compania de Seguros 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. Overstating or understating the value of vehicle; watercraft; trailer; or unit in tow may result in financial penalties in the event of a loss.

Please consult the Kelley Blue Book: [www.kbb.com](http://www.kbb.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 all of Baja, Sonora, Sinaloa, Chihuahua, Durango, Coahuila, Nuevo Leon and Tamaulipas.
- **Plan B (Full Territory):** Covers the entire Republic of Mexico.
- **Labor Rates:** PAYS for a REPAIR in the USA, CANADA or Mexico. The choice is Yours!

**SPECIFICATIONS OF RISKS AND LIMITS**

- Risk 1 – Collision, Upset, and Glass Breakage covers damage to the insured units. An obligatory deductible\* applies.
- Risk 2 – Fire & Total Theft, Lightning, Strikes, Popular Uprisings, Windstorms, Cyclone, Hail, Earthquake, Volcanic Eruption, Flood, Explosion, Landslide, and Cave-in, covers damage to the insured units. An obligatory deductible\* applies. *There is no coverage for partial theft, and/or vandalism unless the optional insurance coverage "VIP" is added to the policy.*
- Risk 3 – Property Damage and Risk 4 – Public Liability covers Bodily injury to parties other than the insured and damage to property of others resulting from the use of the insured vehicle. Liability \$300,000 (U.S.) Combined Single Limit. *Risk 3. and Risk 4. coverage excludes and does not apply to occupants of the insured vehicle.*
- Risk 5 – Medical Payments cover 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 Upset. Medical Payments limits of \$5,000 [U.S.] per person, \$25,000 [U.S.] per accident. 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. + AUSA Tourist Travel Assistance.

**\*DEDUCTIBLES**

- There is an Obligatory Deductible for Collision, Upset and Glass Breakage that is applied for each accident and each described vehicle, boat, trailer, or unit in tow or attached of \$500 (U.S.) per loss.
- There is an Obligatory Deductible for Total Theft of \$1,000 (U.S.) per loss.
- There is an Obligatory Deductible for Fire, Lightning, Strikes, Popular Uprisings, Cyclone, Hurricane, Windstorms, Hail, Earthquake, Volcanic Eruption, Flood, Landslide, Cave-in, and Explosion deductible of \$500 (U.S.) per loss.

**IMPORTANT**

- Immediately after the occurrence of an accident covered by your policy, please contact the Qualitas claim hotline and refrain from entering into agreements and arrangements with the other party until the Qualitas adjustor is present. FROM A MEXICAN LAND LINE OR A MEXICAN CELLULAR TELEPHONE, PLEASE CALL QUALITAS 24 hours a day, 7 days a week, by dialing the CLAIM HOTLINE: 01 (800) 800-2880; 01 (800) 288-6700; 01 (800) 004-9600 or on your cellular phone with international service call (55) 5258-2880. FROM A MEXICAN LAND LINE OR A MEXICAN CELLULAR TELEPHONE, PLEASE CALL THE AUSA HOTLINE 01 (800) 262-6911 or on your cellular phone with international service call (55) 5061-6161. The required premiums must be paid on or prior to the effective date of the policy. The Insurance Company is not legally obligated under the terms and conditions of this policy to repair or replace your vehicle in the United States or Canada unless the optional insurance coverage "VIP" is added to the policy.
- 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/Units in Tow or Attached and not contents/personal effects therein.
- A Motorcycle, ATC or ATV is insurable; however, the insurance coverage will exclude Medical Payments. The Vehicle Insured must be street legal.
- Legal Service is underwritten by Qualitas Compania de Seguros S.A. de C.V. and AUSA Tourist Travel Assistance and is carried out solely by Qualitas and AUSA representatives to cover the legal requirements in Mexico.
- 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, specification of risks and general conditions, and endorsements for the complete policy coverage explanation.