

MEXICO INSURANCE ONLINE

Mexico Auto Insurance	Mexico Home/Condo Insurance	Mexico Watercraft Liability
<p>Multiple A Rated Carriers – ABA Seguros, ACE Seguros, El Aguila, Grupo Nacional Provincial</p> <p>Basic Included Coverage</p> <ul style="list-style-type: none"> ▪ Civil Liability <ul style="list-style-type: none"> • \$500,000 CSL • \$300,000 CSL • \$100,000 CSL • \$50,000 CSL ▪ Bond and Legal Assistance – (Varies by Carrier) ▪ Medical Payments (Varies by Carrier) ▪ Travel Assistance <p>Physical Damage (Named Perils)</p> <ul style="list-style-type: none"> ▪ Collision– collision, rollover, glass breakage ▪ Theft– total theft, fire, lightning, explosion, natural phenomena <p>Deductible Options</p> <ul style="list-style-type: none"> ▪ Percentage - 2% for collision perils 5% for theft perils (Subject to company specific minimums. % can vary by product and company) ▪ Fixed - \$500 for collision perils \$1000 for theft perils <p>Extended Coverage Endorsement</p> <ul style="list-style-type: none"> ▪ Increased Medical Payments ▪ Increased Bond and Legal Assistance ▪ Coverage for Partial Theft and Vandalism ▪ Waiver of deductible if third party is at fault (not applicable to ACE Extended Coverage) ▪ Increased labor rate if vehicle repaired in the US <p>MexVisit Optional travel assistance – superior to included coverage</p> <p>Eligible Vehicles</p> <ul style="list-style-type: none"> ▪ Cars, Trucks, SUVs, Vans ▪ RVs and Travel Trailers ▪ Motorcycles (Medical Payments Excluded) <p>Ineligible Vehicles</p> <ul style="list-style-type: none"> ▪ Race support vehicles or runners ▪ ATVs or golf carts (not eligible for physical damage) <p>Important Exclusions</p> <ul style="list-style-type: none"> ▪ US Liability Suits ▪ Passenger Liability ▪ Invalid Driver's License ▪ Under the influence of Drugs and Alcohol ▪ Off conventional roads ▪ Towed units not listed on the policy <p>Important Things to Remember/Client Disclosures</p> <ul style="list-style-type: none"> ▪ All claims must be reported before leaving Mexico ▪ Cancellations must occur before the effective date ▪ Car valuations will be determined according to KBB or NADA <p>Issuance</p> <ul style="list-style-type: none"> ▪ Easy to use online issuance system for agents ▪ Online direct-to-consumer Issuance ▪ Daily, Six Month, and Annual Policy Terms 	<p>Underwritten by Solid A-Rated Insurer – Grupo Nacional Provincial</p> <p>Coverage</p> <p>Dwelling and Other Structures - \$25,000 - \$500,000</p> <ul style="list-style-type: none"> - Sub-limit of Dwelling for Glass Coverage (5%) - Deductible options starting as low as \$500 <p>Personal Property* - \$0 – 250,000</p> <ul style="list-style-type: none"> - Theft Sub-limit of Personal Property (20%) - Deductible options starting as low as \$500 <p>Loss of Use/Loss of Rents – 20% of Dwelling Value</p> <p>Debris Removal - 10% of Dwelling Value</p> <p>Personal Liability - Up to 1 Million USD* *Mexico Liability only</p> <p>This coverage is written on a Mexican policy form, please be familiar with coverage before discussing with your clients.</p> <p>Catastrophic Coverage</p> <ul style="list-style-type: none"> ▪ Quake, Volcanic Eruption* ▪ Hurricane, Wind, Flood, Tidal Wave* <p>* Subject to peril specific deductible and coinsurance</p> <p>Mandatory Endorsements</p> <ul style="list-style-type: none"> ▪ 15 Day Waiting Period for hurricane Coverage <p>Ineligible Risks</p> <ul style="list-style-type: none"> ▪ States of Campeche, Quintana Roo, and Yucatan ▪ Restricted Zip Codes ▪ Assets Exposed to the Elements <p>Other Benefits</p> <ul style="list-style-type: none"> ▪ Coastal Risks are eligible ▪ No storm shutter requirement <p>Issuance</p> <ul style="list-style-type: none"> • Easy to use online issuance system for agents • Online direct-to-consumer Issuance 	<p>Underwritten by Solid A-Rated Insurer – Ace Seguros SA</p> <p>Coverage</p> <p>Liability Options – Mexico Liability Only</p> <ul style="list-style-type: none"> ○ 100,000/300,000/100,000 ○ 250,000/500,000/250,000 <p>Bail Bonds/Legal Assistance – \$20,000</p> <p>Eligibility Use – Commercial use not eligible</p> <p>Eligible Watercraft – Power Boats, Personal Watercraft, Sail Boats, Yachts</p> <p>Eligible Motor Types – Inboard, Outboard, Inboard/Outboard</p> <p>Registration - Watercraft must be registered (US or Mexico is eligible)</p> <p>Navigational Limits – Coverage is limited to limits selected at time of issuance and shown on the declarations. Insured can select one or more of the following:</p> <ul style="list-style-type: none"> ○ Gulf of California/Sea of Cortez ○ Inland Waters of Mexico ○ Pacific Ocean ○ Remainder of Gulf of Mexico ○ Yucatan Peninsula <p>Important Exclusions</p> <ul style="list-style-type: none"> ○ Physical Damage to insured Property ○ Medical Payments for the Occupants of the watercraft ○ Pain and Suffering ○ Races ○ Towing of other watercraft ○ Invalid Driver's License ○ Under the influence of Drugs and Alcohol <p>Issuance</p> <ul style="list-style-type: none"> ▪ Easy to use online issuance system for agents ▪ Online direct-to-consumer Issuance ▪ Daily and annual Policy Terms

	ABA	ABA Extended	ACE	ACE Extended	EI Aguila	EI Aguila Extended	GNP	GNP Extended
AM BEST Ranking	Parent Company A+	Parent Company A+	Parent Company A+	Parent Company A+	Parent Company A-	Parent Company A-	A-	A-
US Parent Company	ACE-INA Holdings Inc.	ACE-INA Holdings Inc.	ACE-INA Holdings Inc.	ACE-INA Holdings Inc.	American Financial Group	American Financial Group	N/A	N/A
Section I (collision, turnover, glass breakage)	Up to the value appearing on the Declarations page not to exceed Market Value (Subject to deductible) *GNP includes natural phenomena as a Section II Peril increasing the deductible to \$1,000 for losses related to flood, hurricane, etc.							
Section II (theft, fire, natural phenomena*)	Up to the value appearing on the Declarations page not to exceed Market Value (Subject to deductible) *GNP includes natural phenomena as a Section II Peril increasing the deductible to \$1,000 for losses related to flood, hurricane, etc.							
Partial Theft/Vandalism	NO	YES	NO	YES	NO	YES	NO	YES
Fixed Deductible \$500 Section 1 \$1,000 Section 2	Optional	Standard	Optional	Standard	Optional	Standard	Optional	Standard
Percentage Deductible 2% Section 1 5% Section 2 Subject to Minimum	Optional	Not Available	Optional	Not Available	Optional	Not Available	Optional	Not Available
Collision Deductible Waiver When third party at fault	NO	YES	NO	NO	NO	YES	NO	YES
Coverage for Third Party Liability	\$50,000 CSL \$100,000 CSL \$300,000 CSL \$500,000 CSL	\$300,000 CSL \$500,000 CSL	\$50,000 CSL \$100,000 CSL \$300,000 CSL \$500,000 CSL	\$300,000 CSL \$500,000 CSL	\$50,000 CSL \$100,000 CSL \$300,000 CSL \$500,000 CSL	\$300,000 CSL \$500,000 CSL	\$50,000 CSL \$100,000 CSL \$300,000 CSL \$500,000 CSL	\$300,000 CSL \$500,000 CSL
Medical Payments	10,000/50,000	15,000/75,000	2,000/10,000	5,000/25,000	10,000/50,000	15,000/75,000	5,000/25,000	30,000 CSL
Medical Payments when damaged by an Uninsured Motorist	10,000/50,000	15,000/75,000	2,000/10,000	15,000/40,000	10,000/50,000	15,000/75,000	5,000/25,000	30,000 CSL
Physical Damage to car when damaged by an Uninsured Motorist	Subject to Deductible	Deductible Waived	Subject to Deductible	Subject to Deductible	Subject to Deductible	Deductible Waived	Subject to Deductible	Deductible Waived
Legal Assist/Bail Bond	Up to Liability limit	Up to Liability limit	30,000	50,000	Up to Liability limit	Up to Liability limit	30,000	30,000
Roadside Assistance	Mexvisit Included	Mexvisit Included	ACE Platinum Assist	ACE Platinum Assist	Mexvisit Included	Mexvisit Included	YES	YES
Increased US Labor Rates	NO	\$75 for all Vehicles	NO	Car/Van/Moto - \$50 SUV/Pickups - \$70 RV - \$75 All others - \$50	NO	\$75 for all Vehicles	NO	Car/Van/Moto - \$50 SUV/Pickups - \$55 RV - \$70 All others - \$50

Marketing or Service Questions? Visit Our Help Center at MexicoInsuranceOnline.com/helpcenter, call us toll Free at 1-888-467-4639 or email us at Mexico@MexicoInsuranceOnline.com