

MEXICO INSURANCE ONLINE

Mexico Auto Insurance	Mexico Home/Condo	Mexico Watercraft Liability
<p>Multiple AM Best A-Rated Carriers</p> <ul style="list-style-type: none"> ➤ Chubb ABA Auto, El Aguila, Grupo Nacional Provincial <p>Basic Included Coverages</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 & 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, Rollover, Glass Breakage, Fire, Lightning, Explosion, Natural Phenomena ➤ Total Theft <p>Deductible Options</p> <ul style="list-style-type: none"> ➤ Percentage – 2% for collision & 5% for theft (Subject to company specific minimums. % Can vary by company) ➤ Fixed - \$500 for collision & \$500 or \$1,000 for total theft <ul style="list-style-type: none"> ○ ATV/UTV has \$2,000 deductible for both <p>Extended Coverage Endorsement</p> <ul style="list-style-type: none"> ➤ Increased Medical Payments ➤ Increased Bond & Legal Assistance ➤ Coverage for Partial Theft & Vandalism Subject to \$500 Deductible ➤ Waiver of Deductible if 3rd Party is at Fault & Uninsured ➤ Increased Labor Rate if Vehicle is Repaired in the US (up to \$200/hr) ➤ Modified GAP Coverage (Adds an Additional 15% to the KBB value) <p>Eligible Vehicles</p> <ul style="list-style-type: none"> ➤ Cars, Trucks, SUVs, & Vans ➤ RVs & Travel Trailers ➤ Motorcycles ➤ ATVs, UTVs <p>Important Exclusions</p> <ul style="list-style-type: none"> ➤ US Liability Suits ➤ Passenger Liability ➤ Invalid Driver's License ➤ Under the Influence of Drugs & Alcohol ➤ Off-Road from Conventional Mexican Roads ➤ Race Support Vehicles or Runners 	<p>AM Best A-Rated Carrier</p> <ul style="list-style-type: none"> ➤ Grupo Nacional Provincial <p>Coverage</p> <ul style="list-style-type: none"> ➤ Dwelling & Other Structures <ul style="list-style-type: none"> ○ Coverage from \$500 up to \$2,000,000 ○ Deductibles Starting as Low as \$500 ➤ Personal Property <ul style="list-style-type: none"> ○ Coverage up to \$1,000,000 ○ Theft Coverage up to \$250,000 ○ Deductibles Starting as Low as \$500 ➤ Loss of Use or Loss of Rent <ul style="list-style-type: none"> ○ Coverage from \$1,000 up to \$400,000 ➤ Debris Removal <ul style="list-style-type: none"> ○ Coverage from \$5,000 up to \$200,000 ➤ Personal Liability <ul style="list-style-type: none"> ○ Mexican Liability Coverage up to \$2,000,000 <p>Catastrophic Coverage</p> <ul style="list-style-type: none"> ➤ Earthquake & Volcanic Eruption ➤ Hydro-Meteorological Events such as Hurricane, Wind, Flood, & Tidal Wave ➤ Both coverages are Subject to Specific Deductibles & a Coinsurance <p>Mandatory Endorsements</p> <ul style="list-style-type: none"> ➤ 10 Day Waiting Period for Hurricane Coverage <p>Other Benefits</p> <ul style="list-style-type: none"> ➤ Prestigious GNP Online Program ➤ Quote and Bind in Minutes ➤ Coastal Risks are Eligible ➤ No Storm Shutter Requirements ➤ No Bars on Windows Requirements <p>Ineligible Risks</p> <ul style="list-style-type: none"> ➤ Assets Exposed to Natural Elements ➤ Palapas, Non-Steel Metal Construction 	<p>AM Best A-Rated Carrier</p> <ul style="list-style-type: none"> ➤ El Aguila Compañía de Seguros <p>Coverage</p> <ul style="list-style-type: none"> ➤ Mexican 3rd Party Liability Options <ul style="list-style-type: none"> ○ \$50,000/\$100,000/\$50,000 ○ \$100,000/\$300,000/\$100,000 ○ \$250,000/\$500,000/\$250,000 ➤ Bail Bonds & Legal Assistance <ul style="list-style-type: none"> ○ \$20,000 with an Option to Increase up to \$40,000 <p>Eligibility</p> <ul style="list-style-type: none"> ➤ Use <ul style="list-style-type: none"> ○ Commercial Use Not Eligible ○ Competition Cover is Available ➤ Watercraft Type <ul style="list-style-type: none"> ○ Power Boats, Personal Watercraft, Sail Boats, Yachts including Tenders ➤ Motor Types <ul style="list-style-type: none"> ○ Inboard, Outboard, & Inboard/Outboard ➤ Registration <ul style="list-style-type: none"> ○ Watercraft must be registered in either US or Mexico ➤ Navigational Limits <ul style="list-style-type: none"> ○ Coverage is limited to limits selected at time of issuance & shown on the declarations ○ Insured can select one or more of the following <ul style="list-style-type: none"> ▪ Gulf of California/Sea of Cortez ▪ Inland Waters of Mexico ▪ Pacific Ocean ▪ Remainder of Gulf ▪ Yucatan Peninsula ➤ Important Exclusions <ul style="list-style-type: none"> ○ Physical Damage to Insured Property ○ Medical Payments for Occupants ○ Pain & Suffering ○ Towing of Other Watercraft ○ Invalid Driver's License ○ Under the Influence of Drugs/Alcohol

Auto Comparison Sheet

	ABA	ABA Extended	EI Aguila	EI Aguila Extended	GNP	GNP Extended
AM BEST Ranking	Parent Company A+	Parent Company A+	A-	A-	A-	A-
US Parent Company	Chubb Group (formerly ACE-INA)	Chubb Group (formerly ACE-INA)	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
Fixed Deductible	Optional	\$500 Section 1 \$1,000 Section 2	Optional	\$500 Section 1 \$1,000 Section 2	Optional	\$500 Section 1 \$500 Section 2
Extension of Liability to Towed Units	YES	YES	YES	YES	YES	YES
Physical Damage for Registered Off-Road Vehicles	YES	YES	YES	YES	YES	YES
Collision Deductible Waiver When 3rd Party at Fault	NO	YES	NO	YES	NO	YES
Coverage for Third Party Liability	\$50,000 CSL \$100,000 CSL \$300,000 CSL \$500,000 CSL	\$500,000 CSL	\$50,000 CSL \$100,000 CSL \$300,000 CSL \$500,000 CSL	\$500,000 CSL	\$50,000 CSL \$100,000 CSL \$300,000 CSL \$500,000 CSL	\$500,000 CSL
Medical Payments	\$10,000/\$50,000	\$15,000/\$75,000	\$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	Deductible Waived	Subject to Deductible	Deductible Waived
Limited GAP Coverage	NO	Yes up to 15% Over ACV	NO	Yes up to 15% Over ACV	NO	Yes up to 15% Over ACV
Legal Assist/Bail Bond	Up to Liability limit	Up to Liability limit	Up to Liability limit	Up to Liability limit	\$30,000	\$50,000
Roadside Assistance	Mexvisit Included	Mexvisit Included	Mexvisit Included	Mexvisit Included	Mexvisit Included	Mexvisit Included
Travel Medical Evacuation (International Hospital-to-Hospital)	Included in all Daily Policies Excluded from 6 and 12 month terms					
Increased US Labor Rates	NO	\$100 for All Vehicles	NO	\$200 for All Vehicles	NO	Car/Van/Mot - \$50 SUV/Pickups - \$55 RV - \$70 All Others- \$50