

**ARIZONA LAW REQUIRES THAT YOU BE GIVEN THIS NOTICE WHEN MEXICAN INSURANCE IS
SOLD IN THIS STATE
Arizona Revised Statutes 20-422-C**

"This policy is issued by an insurance company that is not regulated by the Arizona Department of Insurance. The insurance company may not provide claims service (in Arizona) and may not be subject to service of process in Arizona. If the insurance company becomes insolvent, insureds or claimants will not be eligible for protection under Arizona law."

Agency assurance: We only write for the largest and most reputable Mexican insurance companies.

IT IS VERY IMPORTANT THAT YOU READ AND UNDERSTAND THE FOLLOWING:

1. **Your failure to declare a towed trailer, or vehicle of any kind, will void most Mexican insurance policies. Uninsured/Underinsured coverage is not available in Mexico.**
2. All Mexican insurance has 2% deductibles in Category 1, and 5% deductibles in Category 2 (see below). Minimums also apply, which preclude you from collecting payments for minor accidents.
3. You must report accidents or losses in Mexico, and you must obtain an adjuster's report before leaving Mexico, or there is no coverage. You must also have a police report before you can file a claim.
4. Mexican policies do not respond to lawsuits filed outside the Republic of Mexico, even if all parties are from another country.
5. "No fault: medical payments for passengers is covered up to the limits of the policy, but there is no coverage if passengers in the same vehicle sue each other. (There is no medical payment coverage for quads, cycles, sandbuggys, dunebuggys and some other vehicles when marked "no medical coverage").
6. No coverage is provided if the driver is under the influence of alcohol or drugs, or is not a licensed driver at the time of the accident.
7. Vehicles operated in races, speed trials, off-road or on beaches are not covered, and loss or damage to the vehicle due to overloading or operation on rough roads is not covered.
8. Theft coverage is provided only if the entire vehicle is stolen. Partial theft and vandalism is not covered by this policy. Pilferage, the stealing of your personal items from your vehicle, is not covered. However, most homeowner's policies cover this type of theft worldwide.
9. **If you purchase "Liability only" it does not provide coverage for collision, overturning of the vehicle, fire, natural phenomena, accidental glass breakage or theft of the vehicle.**

Specification of Risks - Categories

1. **COLLISION, UPSET AND GLASS BREAKAGE** 2% DEDUCTIBLE WITH \$500.00 MINIMUM FOR AUTOMOBILES AND \$1,000.00 FOR ALL OTHER VEHICLES
2. **FIRE, TOTAL THEFT (ONLY) AND NATURAL DISASTERS** 5% DEDUCTIBLE WITH \$500.00 MINIMUM FOR AUTOMOBILES AND \$1,000.00 FOR ALL OTHER VEHICLES