

TOURIST AUTOMOBILE INSURANCE

BorderSolutions Tourist Automobile Insurance Product

COVERAGE OPTIONS

- *LIABILITY ONLY*
- *FULL COVERAGE*

INSURANCE PLANS

- BAZIC
- ZTANDARD
- ZMART

COVERAGE

BAZIC – *Liability only*

- ✓ Property damage and bodily injury – damage to third-party property and bodily injury or the death of third parties.
- ✓ Medical Expense for occupants – hospital, medical care, nurses, ambulance service, burial expense in the event of death of any occupant of the insured vehicle.
- ✓ Legal Defense*
- ✓ Road assistance service**

ZTANDARD – *Full coverage*

- ✓ Collision – material loss or damage due to overturn and windows breakage; fire, lightning and/or explosion; strikes, labor disturbances; cyclones, hurricanes, tornadoes, hail storms, earthquakes, volcanic eruptions, avalanches, flooding of rivers.
- ✓ Total Theft and damage incurred as a consequence of total theft.
- ✓ Property damage and bodily injury.
- ✓ Medical Expense for occupants.
- ✓ Legal Defense*
- ✓ Road assistance service**

ZMART – *Full coverage; includes additional benefits.*

- ✓ Collision.
- ✓ Vandalism – material loss or damage due to intentional or malicious acts by one of various persons that result in damage to the insured vehicle, without any other intention other than destruction.
- ✓ Total Theft and damage incurred as a consequence of total theft.

TOURIST AUTOMOBILE INSURANCE

- ✓ Labor – labor charges in order to repair the partial material damage at the insured place of residence. Driver shall be obliged to report incident within the Mexican Republic, allow Insurance Company to evaluate damage, confirm in writing his/her wish to repair insured vehicle in its country of residence.
- ✓ Partial theft – theft of original equipment installed inside the insured vehicle by the manufacturer.
- ✓ Property damage and bodily injury.
- ✓ Property damage and bodily injury extension of coverage – damage caused by the policyholder when driving any other private vehicle similar to the insured vehicle. Coverage extension does not substitute or run concurrently to any other insurance, it operates in excess of insurance coverage or in the absence thereof.
- ✓ Medical Expense for occupants.
- ✓ Legal Defense*
- ✓ Road assistance service, medical and travel service.***

Private use Tow unit - trailers and boats may also be covered through express agreement. Trailers and boats are subject to a separate deductible under collision and total theft coverage.

Mandatory Deductible: Collision and total theft coverage are subject to a deductible to be borne by the Insured. Deductible amount shall be determined according to the corresponding insurance plan.

It shall be a specific amount in case of fixed deductibles. When dealing with deductibles established in percentage, deductible amount shall be the result of applying such percentage on actual cash value or the minimum amount required by the Insurance Company.

* Legal Defense - imprudent crimes perpetrated in the Mexican territory by means of normal vehicle traffic and from which the following facts are derived persons run over by car, collision, overturn, and total theft of vehicle.

** Road assistance service - emergency traffic Assistance such as battery charge, change of tire, enough fuel so that vehicle arrives at the next gas station; passengers transportation; vehicle tow due to breakdown; tourist information; transmission of urgent messages; information and advice upon proceedings to carry out in the event of loss and /or theft of documents and personal belongings; medical referral; emergency transportation expenses incurred as direct consequence of a car accident or mechanical breakdown.

*** Road, medical and travel service - emergency traffic assistance such as battery charge, change of tire, enough fuel so that vehicle arrives at the next gas station 10 liters of fuel with no charge; passengers transportation; vehicle tow due to breakdown; tourist information; transmission of urgent messages; information and advice upon proceedings to carry out in the event of loss and/or theft of documents and personal belongings; medical reference- telephone service;

TOURIST AUTOMOBILE INSURANCE

emergency transportation expenses incurred as direct consequence of a car accident or mechanical breakdown; passengers transportation; vehicle tow due to breakdown and spare parts sending if they are not available, inside the Mexican Republic and updated information about service workshops and car agencies; locksmith service in case of keys lost or because having left them inside vehicle; tourist information; urgent messages transmission; information and advice upon proceedings to carry out in the event of loss and/or theft of documents and personal belongings; medical referral and medical telephone consultation; drugstore referral; dentistry assistance; terrestrial medical transfer; should the policy holder suffer a disease or accident causing injuries or traumatism; emergency medical air transfer: displacement and accommodation of a relative by injury or illness of policyholder; medical evacuation; transport of insured companions when derived from an accident, injury or illness of the policyholder; transportation and accommodation of a relative due to decease of policyholder; repatriation; emergency transportation expenses incurred as direct consequence of a car accident or mechanical breakdown; in case of breakdown, accident or theft of vehicle, four service options for the policyholder - 2 nights hotel / 2 days car rental / trip continuation / travel expense to return to residence; advance of funds in case of accident or illness of the insured and/or trip companions.

Services covered by contract will only have validity inside the territorial limits of the Mexican Republic.