

## **Do I need to buy Mexico Auto Insurance?**

*Mexico auto insurance is a requirement of the government and US carriers do not offer liability insurance to its customers. Failure to show acceptable insurance after causing damages or injuries could result in time spent in jail!*

**Sept. 28, 2008** - [PRLog](#) -- According to Michael Mitchell, VP of Sales and Marketing at Mexsurance (<http://www.mexsurance.com>), "it is imperative that insurance agents inform tourists into Mexico about what coverages into Mexico are all about." Mitchell continues, "US companies may offer limited miles and/or days of coverage into Mexico for autos and RVs for example however the problem lies with the type of coverage. These companies offer what is called physical damage coverage - in other words, it is the comp and collision part of your policy."

As in the U.S., Mexico law requires that an individual carry insurance to pay for damages cause to a third-party. If you collide with another car or injure someone you must respond with an ability to pay. "The Mexican government will protect its citizens therefore an accident involving a tourist must have some sort of resolution or means to satisfactorily meet the law requirements", Mitchell said.

A cutting-edge company, Mexsurance has an online system in place that allows tourists to quote online, purchase online and even print out a policy online. The wave of the future in self-service technology and around the clock availability.

Mitchell also states, "Mexican insurance is a clone of US insurance but with a tourist flavor, these coverages provide special services in some of our programs such as legal assistance, travel assistance, medical evacuation and return home in case your car is stolen by way of airline tickets. Mexsurance does not check your record or run your credit and you can buy for how long you need to."

In a quote done online, a customer can purchae a policy for 1 day, 1 weekend or 1 year, it all depends on what the customer wants.

Customers can select packages that include:

Liability Only  
Standard Coverage  
Extended Coverage

Liability Only

This coverage protects others from damages you cause. Limits can be chosen at \$50,000. \$100,000 or \$300,000. Coverage extends to medical payments to one's passengers from \$2000 per person up to \$10,000 per person depending on the underwriter. Policies also are equipped with emergency towing, locksmith, delivery of fuel, water, oil, medical evacuation, return home or destination arrival and legal assistance of at least \$20,000.

Standard Coverage

This coverage includes the liability package along with collision coverage to your vehicle, with payments based on Mexican labor rates (most underwriters), total theft coverage of your vehicle. A choice between a

fixed deductible (\$500 collision/\$1000 theft) or percentage deductibles (2% collision/5% theft - some vehicles carry minimum deductible limits of \$750 collision/\$1200 for theft).

#### Extended Coverage

This package extends the standard package by allowing coverage against vandalism and includes partial theft of the vehicle (no coverage for audio and video equipment and accessories or personal property).

Medical coverage and legal assistance limits are increased. Some underwriters may also extend liability limits to at least \$150,000 if a limit of \$50,000 or \$100,000 was chosen. Extended policies also pay out on U.S. labor rates in repair and give an additional coverage of Uninsured Motorists/Med Pay.

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About Mexsurance.com. Mexsurance.com is a leading provider of Mexico insurance. Mexsurance works with five different Mexican underwriters to provide authorized Mexico insurance from top-tier companies.

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