



Dynamic Network
Insurance Services

FAQ'S:

Q: How is the value of the vehicle determined?

A: Values are set by the customer as the estimated "actual cash value". You can consult the Kelly Blue Book website for more information about the car value.

Please, help the customer consult the Kelley Blue Book website to obtain actual cash value and respect authorized limits of acceptance. Insurance Company is not obligated to pay in excess of market value.

Q: What is Liability Only (Civil Liability)?

A: The liability only policy provides the minimum of amount of coverage for the vehicle required by the Mexican government for third party property damage and third party bodily injuries. The minimum amount in Mexico is \$20,000 U.S. dlls Combined Single Limit but we can insure up to \$300,000 U.S dlls.

Q: What is a full coverage policy?

A: A full coverage policy covers physical damage and total theft (deductibles apply) of your vehicle. If you purchase a PREMIUM policy the coverage is extended to include Vandalism (intentional or malicious acts by one of various persons that result in damage to the insured vehicle, without any other intention other than destruction). Uninsured Motorist Deductible Waiver, Legal Expenses and Travel Club which covers roadside, medical and travel assistance.

A full coverage policy also includes civil liability limit to cover damages you may cause to third parties, medical payments for occupants of your vehicle, legal aid and bail bond under Legal Expenses.

Q: Do the insured have to pay a deductible if they have an accident?

A: Yes. For physical damage to the insured's vehicle in an accident and for total theft.

PREFERRED

2% for Collision with a minimum of \$200 for auto/minivan and \$500 for pick up/ SUV's/Van's and \$1,000 FOR RV's/MTH's

5% for Total Theft with a minimum of \$500 for auto/minivan and \$1,000 for pick up/ SUV's/Van's and \$2,000 FOR RV's/MTH's

Travel Club for Medical Expenses while outside of the vehicle \$200 per accident

Liability, Medical Payments, Travel and Legal Assistance coverage do not have a deductible.

PREMIUM

\$500 Fixed for Collision

\$1,000 Fixed for Total Theft

Liability, Medical Payments, Travel and Legal Assistance coverage do not have a deductible.

Travel Club for Medical Expenses while outside of the vehicle \$200 per accident



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Q: Can I cancel the policy?

A: Daily Entrance & long term Insurance policies.

Yes. Premium shall be adjusted accordingly to the number of days used and unused portion will be refunded. The policy fee is not refundable.

Before your policy actually goes into effect you can cancel it at any time. In this case, the policy fee is retained to cover the processing expense.

Q: Will an underage driver be covered by my policy?

A: Yes. The insurance policy specifies that in case of an accident, the coverage will apply to any driver with a valid and unexpired non Mexican driver's license.

Q: Are claims paid in U.S. dollars and at U.S. repair rates?

A: Claims will be paid in Mexican Pesos and at Mexican repair rates which means the full cost of the repair will be covered only if your vehicle is repaired in Mexico, if you want to repair your vehicle in the U.S. because it is more convenient, you will end up paying the difference because the repair rate in Mexico is much lower than that of the U.S.

Q: Are other drivers covered under my policy?

A: Yes. Even though you do not need to list additional drivers, other drivers that you give permission to are covered as long as they have a valid and unexpired non Mexican driver's license on their person.

Q: Why shouldn't a Mexican citizen drive my vehicle in Mexico?

A: There are two reasons why a Mexican citizen is not allowed to drive a vehicle in Mexico:

First, they are not covered by our insurance policies.

Second, unless they are driving with a U.S. citizen in the vehicle, the vehicle can be confiscated by authorities and the owner will have to travel to Mexico to release the vehicle. Mexican customs officials upon discovering a Mexican citizen driving a U.S. plated vehicle, will confiscate the vehicle and it will most likely never be returned.



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Q: What vehicles are not eligible for coverage?

A: The following vehicles are not eligible:

- Panel for public services
- ATV'S, Dunne Buggies (Liability and Full coverage only while towed)
- Commercial vehicles
- Vehicles pulling more than one trailer
- Vehicles used for hire

Q: What vehicles are not insurable?

A: NON-INSURABLE VEHICLES:

Alfa Romeo, Lotus, Aston Martin, Maserati, Austin Healy ,McLaren, Avanti, Bentley, Bitter, Pantera, Bugatti, Pininfarina, Delorean, Deytona, Rolls Royce, Ferrari, Fiat, Vector, Yugo, Jensen Healey, Lamborghini.

Q: What is the last model/year we can insure?

A: Please, remember that we cannot offer physical damage coverage for vehicles more than 15 years old. For older vehicles we can offer the liability only coverage only.

Q: What to do in case of an accident or if vehicle is stolen?

Client must report all claims immediately and before leaving Mexico. Failure to do so may result in rejection of the claim.

You must recommend the insured to:

- Remain Calm
- Do NOT leave the scene of the accident
- Do NOT admit fault or assume any responsibility for the accident.
- Do NOT accept any negotiation with third parties.
- Wait for the adjuster to arrive at the scene of the accident.
- Call the 800 numbers in the policy. They will be asked to provide:
 1. Policy Number
 2. Name of the insured or driver
 3. Make, model, year, color and license plate.
 4. Place where the accident occurred.
 - If the vehicle is moved from the scene of the accident, they must inform Qualitas of the new location.
 - When the adjuster arrives insured will be asked for the following documents:



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- Insurance Policy
- A valid US or Canada driver's license.
 - They will be asked to fill out and sign the accident report.

Q: What to do in case of an Emergency due to Travel, Medical and Roadside Assistance?

A:

- Immediately call the Call Center at 01-800-681-0691.
- Have your Travel Club certificate ready to provide our CSR with the information needed.
- Don't leave Mexico without reporting the Emergency to our Call Center.