

What Happens After an Auto Accident in Mexico

Most of the time you see them coming. Then there is the crunch and the dull thud of a minor traffic accident. August 3rd I had my first fender bender in 19 years in La Paz and learned some very interesting things I felt our BajaInsider Readers should know.



First, even if you don't read any further in this article read this: Always carry Mexican auto insurance. We'll get back to insurance later, but don't forget that part.

The accident was clearly my fault, coming through cars waiting for a light, I pulled out in front of her, and she caught my right rear quarter at the rear wheel. The impact wasn't great, 15-20 miles per hour tops, so we limped to the side of the intersection. I check to make sure she was alright, admitted it was my fault and that I was insured. In a more serious accident it might be advisable to talk less than I did.



An important point here, if there are any questions as to fault or if there are injuries do not move the cars. The police arrived, quite promptly, I had already phoned a friend to translate for me and had called my insurance company in Los Angeles for guidance. Then the police took a quick look and said, since we had moved the cars, there was nothing for them to investigate on scene. We exchanged vital information and were escorted in our limping machines to the police station 4 blocks away.

I called my insurance 800 phone number for Mexico and was distressed that it took two calls and about 20 total rings before anyone picked up. As a bit of foreshadowing, I will say that was the last negative portion of this insurance experience.

They promptly had an operator on line with me that spoke acceptable studied English. He took my policy number and information and said he already dispatched a claims adjuster to the scene. When we were about to leave the scene for the station the police told me I better call 'Raul' and tell him we were moving. I wasn't sure the police knowing my adjuster by first name was a good thing or not, but I was encouraged by the fact that they thought 'Raul' was already enroute.

At the station in La Paz we both turned our paperwork and licenses over to the desk sergeant and were escorted to see the 'doctor'? I was escorted in first, and required to take one of those hand held breath-a-lizer tests, not much more sophisticated than the ones at Radio Shack. I was told that all of the police stations in La Paz and many all over Baja are so equipped, IF YOU FAIL THE BREATH-A-LIZER, they will then take you to one of the stations with a 'Doc' and take a more 'definitive test' which I took to understand as a blood sample. I blew a 0.0.

Raul had arrived at the station by the time I emerged from the doctor. On presenting my insurance papers Raul seemed to give me a bit of a hard time. I was having difficulty with some of the new words in espanol but we finally agreed on the discovery that the policy expired at noon THE NEXT DAY. I had renewed the policy, right on the cusp, and the new paperwork had not arrived. Make sure you have the right paperwork in your car. Had this occurred 24 hrs later this story would still have had a happy ending, but with a few extra plot twists. Your driver's license, registration and insurance papers are required. I do not recall if they required my immigration papers, but I presented it with the rest of my paperwork.

Here is what happens if you DON'T have insurance. My friend had a minor accident in the same week, no insurance and his fault. His car was impounded; he had to post a \$1500 peso bond to leave the station. Repairs to his victim's car had to be made and paid for before his car was released. My car was right as rain before he even was allowed access to his. There are more serious repercussions in more serious accidents.



After we resolved my expiration date Raul handled everything. I made my and they had my car dangling from a tow truck by the time we finished. Raul directed me to what I later found to be one of the most reputable shops in La Paz. I received a \$270 peso fine for 'accident resulting' and had to pay the fine around the corner at the municipal office before they returned my CA license.



The next day I arrived at the shop about 9AM. Pena's on Serdan in La Paz. They already had the tires off the rear axel and all the parts required inventoried and ordered from Tijuana. Here is one of the down sides to this story. I have not found Honda parts on the shelf in any store so far in Baja. Any delays in the process of restoring my car to health were caused by these logistics. (See SUV's Story)

They told me my car would be ready in about 10 days, due to delays in parts I picked it up 14 days later. Pena's did an excellent job. My car has never been garaged in 5 years and the red has lost a tint or two. They removed the gas cap cover and used it to computer matched the current color of the car. Without question, all of the rear suspension and door assembly was replaced, the rear quarter and door were painted and a brand new tire installed. I paid my 5 Benjamin Franklins deductible and was on my way. They were out of water at the shop, so I drove a very shop soiled car away, that was a wee bummer. Due to the Honda parts issue, the bill would have been well over \$3500 USD.

On the way back to Cabo I noticed a whirring noise coming from the damaged wheel. A week later I had Pena's inspect it, they called the adjuster and had a \$600 bearing assembly shipped from San Diego. Two weeks later my car and the part met in La Paz and we all lived happily ever after.

As far as accidents go, this was the most painless insurance experiences I have ever had. Without qualification I will recommend all the businesses involved. There are several reputable agents in the US, I insure through Lewis and Lewis in Los Angeles – they were very helpful in crisis and my policy costs less than \$250 a year, full coverage. It does require that I carry current California tags. The carrier, Qualitas and the adjuster, Raul Chavez in La Paz were flawless. Finally, the work I received and the little tweaks needed afterwards from Pena Automotize was quality stuff. No links here, you'll have to find them elsewhere as this is fact, not an ad.

Today my car looks just fine. It drives straight and sounds smooth, and I'm picky about that stuff. I do drive just a little more timidly, but I'm sure that will pass too.

Tomas 

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