

Tips on How to Shop for Mexican Auto Insurance

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Not All Mexican Auto Insurance Is The Same!

If you are planning a road trip to Mexico driving down Baja's Hwy 1, acquiring quality Mexican auto insurance should be one of your top priorities. It is not much fun to think about having a car accident in Mexico, but it will be even less fun if you end up getting in an accident and you don't have quality Mexican auto insurance to back you up.



A lot of folks assume that all Mexican auto insurance is basically the same, and rarely shop around for the best product. In fact, a lot of people buy their Mexican insurance at the border just minutes before they cross into Mexico. When purchased last minute at the border, most people do not even read about the insurance coverage they are buying. They often do not know anything about their insurance coverage unless they end up having an accident. After the accident, a lot of people realize just how limited some of the Mexican insurance products are.

This article will demonstrate how less than 10 minutes of pre-planning with your Mexican insurance shopping could save you thousands of dollars and spare you countless headaches in the event that you have to make an insurance claim while driving in Mexico.

Tip 1:

Plan ahead and buy your quality Mexican auto insurance Online – Purchase & Print before you leave for your trip!

There are a number of Online Mexican auto insurance websites, including Adventure Mexican Insurance Services www.mexadventure.com. Buying your Mexican insurance Online allows you to get an instant quote, and actually read about the coverage you are buying. Once you choose the Mexican insurance product that is best for your situation, you can then purchase & print your Mexican insurance policy directly off the website. The process takes about 5 minutes, and is similar to buying an airline ticket or making a hotel reservation online.

Tip 2:

Are you allowed to repair your vehicle in the US or Canada?

Shopping for Mexican insurance Online allows you to research the following questions:

Will the Mexican insurance company allow you to repair your vehicle in the US or Canada?

Most people do not realize that some Mexican insurance companies actually require your vehicle to be fixed in Mexico! So even if you only have cosmetic damage to your vehicle (and the car is still drivable), you will still be required to leave your car in Mexico to be repaired. Unless you live in Mexico, most



people would much rather drive their car back to their home in the US and get it repaired locally. Make sure to purchase a Mexican insurance policy that allows you to fix your vehicle in the country of your choice.

If you are allowed to repair the car in the US, what labor rate will the Mexican insurance policy pay?

US hourly labor rates are much higher than most hourly labor rates in Mexico, so it is not uncommon for some Mexican insurance companies to only pay the Mexican hourly labor rate (as low as \$20 per hour) for repairs made in the US . If this is a concern, www.mexadventure.com offers many policies that pay whatever the US labor rate is or up to \$70 per hour US labor.

Tip 3:

Does the insurance include Legal Service?

Legal Service, which includes attorney fees, court costs, and bail, is one of the most important coverages that should be included with every Mexican auto insurance policy. In the event that there are serious injuries or fatalities, you will need an attorney to guide you through the Mexican court system. Without this coverage, you could spend days in a Mexican jail and pay thousands of dollars out of pocket. Adventure Mexican insurance Services includes Legal Service with every policy we sell. All ethical Mexican insurance providers should not make this coverage an option!



Tip 4:

Does the Mexican insurance include Medical Evacuation and Plane Tickets Home?

Most Mexican insurance policies do not include this type of coverage, but Adventure Mexican Insurance bundles this enhanced travel assistance into most of our Mexican auto insurance policies.

Medical Evacuation – Air or Land Ambulance – This coverage will coordinate and pay for air or land ambulance service in the event of serious illness or injury (it does not have to be vehicle related). A typical air medical evacuation costs between \$10,000 to \$20,000, so it makes financial sense and brings peace of mind to have this coverage. Adventure Mexican Insurance also includes this coverage for up to 4 people in your travel group – at no extra charge!

Plane Tickets Home – In the event that your car is stolen or is not drivable, this coverage will pay for you and possibly the rest of the people in your travel group to fly back to your home in the US or Canada. Most of the Adventure Mexican Insurance policies include this coverage for up to 4 people in your travel group – at no extra charge!

Tip 5:

Deductibles - Make sure you know exactly what your deductibles are.

Typically, Mexican auto insurance has 2 different deductibles.

Physical Damage Deductible: In most cases this is between \$500 - \$1,000. Most Mexican insurance offers deductibles that are based on a percentage of the vehicle's value. The most common is 2% of the vehicle's value with a minimum of \$500. If your vehicle is valued over \$25,000, then your physical damage deductible could start calculating over \$500. In this case, you may want to consider products that offer Fixed Deductibles. Example: A Fixed Deductible for physical damage is locked at \$500 no matter how expensive the vehicle's value is.

Theft Deductible: In most cases this is between \$1,000 - \$1,500. Most Mexican insurance offers deductibles that are based on a percentage of the vehicle's value. The most common theft deductible is 5% of the vehicle's value with a minimum of \$1,000. If your vehicle is valued over \$20,000, then your theft deductible could start calculating over \$1,000. In this case, you may want to consider products that offer Fixed Deductibles. Example: A Fixed Deductible for theft is locked at \$1,000 no matter how expensive the vehicle's value is.

There are some Mexican auto insurance products out there that have deductibles of over \$2,500 – so make sure you know what you are getting! Adventure Mexican Insurance clearly displays all of our deductibles during our online quoting process.

This article probably won't answer all of your questions about Mexican auto insurance, but if you follow these 5 tips, you will be able to make an educated decision when shopping for Mexican auto insurance. 5 minutes of researching your Mexican insurance choices on the internet can save you thousands of dollars and days if not months of frustration in the event of an insurance claim going sour.



This article is provided by Jeff Nordahl, President of Adventure Mexican Insurance Services.