



# APPLICATION FOR MEXICAN AUTO INSURANCE - RESIDENT

Vagabundos del Mar, 190 Main Street, Rio Vista CA 94571  
Phone (707) 374-5511 or (800) 474-2252 Fax (707) 374-6843 Email [info@vagabundos.com](mailto:info@vagabundos.com) Website [vagabundos.com](http://vagabundos.com)  
License # 0A06282

**YOUR APPLICATION WILL NOT BE PROCESSED WITHOUT A COPY OF CURRENT REGISTRATION FOR BOTH THE VEHICLE AND TOWED UNITS**

POLICY IS TO START ON \_\_\_\_\_ I NEED MY POLICY BY \_\_\_\_\_

MEMBERSHIP # \_\_\_\_\_ EXPIRES \_\_\_\_\_ DOB \_\_\_\_\_ EMAIL \_\_\_\_\_

NAME \_\_\_\_\_ PHONE ( ) \_\_\_\_\_ CELL ( ) \_\_\_\_\_

ADDRESS \_\_\_\_\_ CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

DRIVER'S LICENSES NAME # EXP STATE  
NAME # EXP STATE  
NAME # EXP STATE

VEHICLE DATA - AUTO/RV/MOTORCYCLE

FULL COVERAGE APPLIES TO UNITS 20 YEARS OR NEWER. \$3,000 MINIMUM VALUE ON ALL UNITS.

YEAR \_\_\_\_\_ MAKE \_\_\_\_\_ MODEL \_\_\_\_\_ VEHICLE VALUE US \$ \_\_\_\_\_

VEHICLE ID (VIN) \_\_\_\_\_ LICENSE PLATE # \_\_\_\_\_

STATE OF REGISTRATION \_\_\_\_\_ STATE OF RESIDENCE \_\_\_\_\_ COUNTRY OF CITIZENSHIP \_\_\_\_\_

LENGTH (MOTORHOME) \_\_\_\_\_ FINAL TRIP DESTINATION \_\_\_\_\_

U.S./CANADA INSURANCE COMPANY \_\_\_\_\_ POLICY # \_\_\_\_\_ EXP. \_\_\_\_\_

Lienholder Yes No NAME AND ADDRESS \_\_\_\_\_

ACCOUNT # \_\_\_\_\_

List all towed units. Type of towed units: Tent Trailer; Travel Trailer/Fifth Wheel; Utility or Boat Trailer; Boat (**list trailer separately**); Toy Hauler; Camper (pop-up, slide-in, shell); Vehicle - car, suv, pickup, motorcycle (**self-propelled units need seperate policy while being driven in Mexico**).

TOWED UNIT TYPE	YEAR	MAKE AND MODEL	LENGTH	ID NUMBER OR OR BOAT HULL NUMBER	STATE	LICENSE PLATE #	ACTUAL CASH VALUE

USE TOTAL VALUE OF ALL ITEMS LISTED (VEHICLE AND TOWED UNITS) TO DETERMINE FULL COVERAGE PREMIUM \$ \_\_\_\_\_

**VERY IMPORTANT A copy of current registration on all units is required.** Contents are not covered. Please check with your homeowner's policy for possible coverage on the contents. Each self propelled vehicle that is being towed must ALSO have its own insurance policy when it is being driven. Example # 1: You have a motorcycle in the back of your pickup. In addition to listing the motorcycle on the pickup policy, the motorcycle needs its own policy when it is being driven. Example # 2: You are towing a car behind your motorhome. In addition to listing the car on the motorhome policy, a separate policy is required for the car when it is being driven.

**DO ALL UNITS HAVE CURRENT REGISTRATION IN US OR CANADA? YES NO** - IF NO, VDM CANNOT PROCESS APPLICATION. VDM CANNOT INSURE UNREGISTERED OR MEXICAN REGISTERED VEHICLES OR BOATS

**DO YOU NEED TO PURCHASE MEMBERSHIP? NO IT IS CURRENT NEW MEMBER RENEWAL** -Please add \$35 to your remittance

This is a special **RESIDENT** policy for our members with vehicles that spend more than six months of the year in Mexico. The policy is not based on your immigration status it is based on how long the vehicle is in Mexico. If your vehicles spend less than six months of the year in Mexico please ask us about our **TOURIST** policy.

**PLEASE NOTE: All premiums are totally earned 30 days after policy is issued. Once the policy starts there are limitations to changes we can make to a policy. In case of a refund, the premium paid will be converted to daily rates and prorated according to the number of days the policy was in effect . A 10% fee will be charged for all changes and voids. THIS IS NOT A BINDER OF INSURANCE.**

**PAGE 2**  
**PREMIUM SELECTION**

Take the total value of all items from page 1 then choose the coverage you want.  
If your need a daily policy, higher vehicle value or higher liability limits please call the office or see website.

<b>RESIDENT 365 DAYS</b>			
Includes Baja Norte, Baja Sur & Sonora			
Includes Travel Aid			
Legal Aid is included for all policies			
Full Coverage (Risk 1-5, see pg 3)			
<b>VALUE OF VEHICLE NOT EXCEEDING \$75,000 COMBINED VALUE (VEHICLE INCLUDING ANY TOWED UNITS) NOT EXCEEDING \$100,000</b>			
Combined Value	Standard Coverage	Fixed Coverage	Premier Coverage
\$3,000 - \$10,000	<input type="radio"/> \$246	<input type="radio"/> \$260	<input type="radio"/> \$292
\$10,001-\$15,000	<input type="radio"/> \$295	<input type="radio"/> \$316	<input type="radio"/> \$353
\$15,001-\$20,000	<input type="radio"/> \$328	<input type="radio"/> \$354	<input type="radio"/> \$395
\$20,001-\$25,000	<input type="radio"/> \$377	<input type="radio"/> \$410	<input type="radio"/> \$457
\$25,001-\$30,000	<input type="radio"/> \$409	<input type="radio"/> \$448	<input type="radio"/> \$498
\$30,001-\$35,000	<input type="radio"/> \$458	<input type="radio"/> \$504	<input type="radio"/> \$560
\$35,001-\$40,000	<input type="radio"/> \$491	<input type="radio"/> \$542	<input type="radio"/> \$601
\$40,001-\$45,000	<input type="radio"/> \$540	<input type="radio"/> \$598	<input type="radio"/> \$663
\$45,001-\$50,000	<input type="radio"/> \$573	<input type="radio"/> \$636	<input type="radio"/> \$705
\$50,001-\$55,000	<input type="radio"/> \$622	<input type="radio"/> \$693	<input type="radio"/> \$767
\$55,001-\$60,000	<input type="radio"/> \$654	<input type="radio"/> \$730	<input type="radio"/> \$808
Liability only	<input type="radio"/> \$300,000 - \$154	<input type="radio"/> \$500,000 - \$186.93	
(Risks 3,4,5)			

<b>RESIDENT 365 DAYS</b>			
Includes All of Mexico			
Includes Travel Aid			
Legal Aid is included for all policies			
Full Coverage (Risk 1-5, see pg 3)			
<b>VALUE OF VEHICLE NOT EXCEEDING \$75,000 COMBINED VALUE (VEHICLE INCLUDING ANY TOWED UNITS) NOT EXCEEDING \$100,000</b>			
Combined Value	Standard Coverage	Fixed Coverage	Premier Coverage
\$3,000 - \$10,000	<input type="radio"/> \$296	<input type="radio"/> \$313	<input type="radio"/> \$328
\$10,001-\$15,000	<input type="radio"/> \$355	<input type="radio"/> \$380	<input type="radio"/> \$398
\$15,001-\$20,000	<input type="radio"/> \$394	<input type="radio"/> \$426	<input type="radio"/> \$445
\$20,001-\$25,000	<input type="radio"/> \$453	<input type="radio"/> \$494	<input type="radio"/> \$515
\$25,001-\$30,000	<input type="radio"/> \$492	<input type="radio"/> \$539	<input type="radio"/> \$561
\$30,001-\$35,000	<input type="radio"/> \$551	<input type="radio"/> \$607	<input type="radio"/> \$631
\$35,001-\$40,000	<input type="radio"/> \$590	<input type="radio"/> \$652	<input type="radio"/> \$677
\$40,001-\$45,000	<input type="radio"/> \$649	<input type="radio"/> \$720	<input type="radio"/> \$747
\$45,001-\$50,000	<input type="radio"/> \$689	<input type="radio"/> \$765	<input type="radio"/> \$794
\$50,001-\$55,000	<input type="radio"/> \$748	<input type="radio"/> \$833	<input type="radio"/> \$864
\$55,001-\$60,000	<input type="radio"/> \$787	<input type="radio"/> \$878	<input type="radio"/> \$910
Liability only	<input type="radio"/> \$300,000 - \$185	<input type="radio"/> \$500,000 - \$205.57	
(Risks 3,4,5)			

**PAYMENT OPTIONS**

Visa     Master Card     Discover Card

Check Enclosed (Payable to Vagabundos)

Credit Card # \_\_\_\_\_

Expiration \_\_\_\_\_ V-code \_\_\_\_\_

Name on Card \_\_\_\_\_

**I understand the definition of a RESIDENT policy and the  
Limitations of this type of policy. \_\_\_\_\_ (Initial)**

**SIGNATURE OF CREDIT CARD HOLDER OR APPLICANT: I, THE UNDERSIGNED, HEREBY REQUEST COVERAGE FOR MEXI-  
CAN TOURIST VEHICLE INSURANCE & ACCEPT THE TERMS AND CONDITIONS OF SAID POLICY**

X \_\_\_\_\_ DATE \_\_\_\_\_

Insured's signature - must sign in all cases. Note: This is a resident policy. Premiums are totally earned 30 days after policy issue date. In case of a refund, the premium paid will be converted to daily rates and prorated according to the number of days the policy was in effect. All other policy rates, surcharges and options are for the daily period purchased and are earned. Refund will be considered on an individual basis.

Drivers under 21 are not eligible for coverage unless underwritten through IIG.

## PAGE 3 PREMIUM SELECTION

Take the total value of all items from page 1, choose a tourist policy (six consecutive months) or an annual tourist policy (180 non-consecutive days out of the year), choose limited territory (Baja Norte, Baja Sur & Sonora) or full territory (all of Mexico) then choose the coverage you want. If you need a daily policy, higher vehicle value or higher liability limits please call the office or see website.

Important: Immediately after the occurrence of an accident covered by your policy, please call the claims hotline number on your policy, and refrain from entering into agreements or arrangements with the other party until approval of company. The required premiums must have been paid prior to the effective date of this policy.

**WARNING: MEXICAN INSURANCE LAW MANDATES THAT ALL ACCIDENTS OR LOSSES UNDER THIS POLICY MUST BE REPORTED IN MEXICO PRIOR TO YOUR RETURN TO THE UNITED STATES.**

**With prior agreement of the Company, the Insured may proceed to repair the vehicle outside Mexico.**

**Insured must be a member of the Vagabundos del Mar Boat & Travel Club.**

This policy applies only within the Republic of Mexico

---

### SPECIFICATIONS OF RISKS AND LIMITS

#### STANDARD COVERAGE

**PHYSICAL DAMAGE** - This includes coverage for collision, overturning, glass breakage, fire, lightning, natural disasters and is subject to the deductible.

**TOTAL THEFT** - This coverage includes TOTAL theft of the vehicle.

#### **DEDUCTIBLE -**

**Collision** - 2% of the vehicle value with a minimum deductible of \$500 USD.

**Total Theft** - 5% of the vehicle value with a minimum deductible of \$1,000 USD.

**Towed Unit Deductible** - Towed units shall be subject to its own deductible. Collision - 2% of the towed unit value with a minimum deductible of \$500 USD. Total Theft - 5% of the towed unit value with a minimum deductible of \$1,000 USD.

**CIVIL LIABILITY** - This coverage protects you in the event you cause bodily injury or property damage to third parties. Coverage is \$300,000 USD. This does not provide coverage for passengers of the insured vehicle.

**MEDICAL EXPENSES FOR OCCUPANTS** - This policy will pay medical expenses, at \$10,000 USD per person / \$50,000 USD per accident, for the driver and occupants of the vehicle in Mexico for injuries sustained in a covered accident. Medical payments coverage is excluded on motorcycle policies.

**COST OF REPAIR** – With prior agreement of the Company, the insured may proceed to repair the vehicle outside Mexico. The Company will require at least two estimates. The labor rate will vary based on the policy you purchase. Standard coverage will pay a labor rate equal to the Mexican labor rate. The Premier Coverage will have an increased labor rate up to \$100 per hour.

**BOND AND LEGAL ASSISTANCE** - This policy will pay up to the liability limit in the event you need assistance with authorities following a covered cause of loss.

**TRAVEL AID** – See page 4 for details.

---

#### FIXED COVERAGE

Same specifications as Percentage \$300,000 Standard Coverage with the exception of fixed deductible.

**Fixed Deductible:** The deductible for physical damage to your vehicle is \$500 USD and the deductible for total theft is \$1,000 USD, regardless of the value of your vehicle.

**PAGE 4**  
**PREMIER COVERAGE**

**PHYSICAL DAMAGE** - This includes coverage for collision, overturning, glass breakage, fire, lightning, natural disasters and is subject to the deductible.

**TOTAL THEFT** - This coverage includes total theft of the vehicle.

**PARTIAL THEFT** – Theft of parts and accessories that are permanently attached to the insured vehicle EXCLUDING video and sound reproducing equipment, personal property or objects contained in the vehicle. This coverage is subject to a fixed deductible of \$500 USD.

**VANDALISM** - Intentional and malicious damage to or destruction of the insured vehicle. This coverage is subject to a fixed deductible of US \$500.

**DEDUCTIBLE -**

**Collision** – Fixed at \$500 USD.

**Total Theft** – Fixed at \$1,000 USD.

**Towed Unit Deductible** - Towed units shall be subject to its own deductible. Collision – Fixed at \$500 USD. Total Theft – Fixed at \$1,000 USD.

**CIVIL LIABILITY** - This coverage protects you in the event you cause bodily injury or property damage to third parties. Coverage is \$500,000 USD. This does not provide coverage for passengers of the insured vehicle.

**MEDICAL EXPENSES FOR OCCUPANTS** - This policy will pay medical expenses, at \$15,000 USD per person / \$75,000 USD per accident, for the driver and occupants of the vehicle in Mexico for injuries sustained in a covered accident. Medical payments coverage is excluded on motorcycle policies.

**COST OF REPAIR** – With prior agreement of the Company, the insured may proceed to repair the vehicle outside Mexico. The Company will require at least two estimates and will pay a labor rate up to \$100 per hour.

**BOND AND LEGAL ASSISTANCE** - This policy will pay up to the liability limit in the event you need assistance with authorities following a covered cause of loss.

**DEDUCTIBLE WAIVER IN ACCIDENT WITH THIRD PARTIES AT FAULT** - If the insured is involved in an accident in which an uninsured third party is at fault as determined by the corresponding Mexican legal authorities, and damage is sustained to the insured vehicle, the company will pay for damages to the insured vehicle and waive the corresponding deductible.

**GAP COVERAGE** - In case of total theft or loss of the insured vehicle and there is a loan or lease on the vehicle, the company will pay the unpaid net balance of the loan or lease, even if the Actual Cash Value of the vehicle is less than the loan or lease amount. In no event shall The Company's liability under this clause exceed the Actual Cash Value of the vehicle multiplied by 1.15. This coverage applies ONLY when the insured amount of the vehicle as listed on the declarations page is equal to or greater than the Actual Cash Value of the vehicle. The Insured, however, must fully cooperate with the Company in order to retain the corresponding right of recovery against the third party responsible for the accident.

**TRAVEL AID** – See below for details.

---

**TRAVEL AID**

**Travel Aid is included in all vehicle policies, Standard, Premier and Liability.**

**The company will be the secondary party responsible, after the Client's primary coverage has been applied and exhausted. The company then will become the primary responsible entity.**

**Roadside Assistance:** Emergency Delivery of Fuel • Flat Tire Service • Battery Jumpstart • Locksmith Service • Service & Repair Shops Referral • Sending of Spare Parts for Repair • Towing • Return of Vehicle if Trip is Interrupted • Interrupted Trip Continuation • or Return to Place of Residence • or Car Rental • Lodging Expenses

**Medical Assistance:** Emergency Medical Transportation (Land or Air) to the Nearest Mexican Facility That Can Treat Your Condition • Transportation & Lodging Expenses for Companion • Lodging Expenses during Convalescence • Return of Travel Companions to Place of Residence • Medical Repatriation of Mortal Remains

**Travel Assistance:** Tourism & Travel Information • Communications with Embassies and Consulates • Assistance to File and Recover Lost or Stolen Documents • Return of Vehicle if Trip is Interrupted • Interrupted Trip Continuation • or Return to Place of Residence • or Car Rental