



# APPLICATION FOR MEXICAN AUTO INSURANCE - RESIDENT

Vagabundos del Mar, P.O. Box 549 Rio Vista CA 94571  
Phone (707) 374-5511 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. WE SUGGEST USING KELLY BLUE BOOK TO GET CURRENT MARKET VALUE OF YOUR VEHICLE AND ANY 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. MOTORHOMES AND MOTORCYCLES- STANDARD COVERAGE NOT AVAILABLE. SELECT FIXED OR PREMIER COVERAGE ON PAGE 2. CONTENTS ARE NOT COVERED. PLEASE CHECK WITH YOUR HOMEOWNER'S POLICY FOR POSSIBLE COVERAGE ON THE CONTENTS.**

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 # \_\_\_\_\_

MOTORCYCLE POLICIES ONLY: Towed units excluded.

**STOP - READ ALL OF THIS PARAGRAPH** Each self propelled, registered, street legal vehicle that is being towed must ALSO have its own and separate insurance policy. Example # 1: You have a motorcycle in the back of your pickup. In addition to listing the motorcycle on the pickup policy, for liability only, the motorcycle needs its own policy. Example # 2: You are towing a car behind your motorhome. In addition to listing the car on the motorhome policy, for liability only, a separate policy is required for the car.

TYPE OF TOWED UNITS: Tent Trailer; Travel Trailer/Fifth Wheel; Utility or Boat Trailer; Boat (*list trailer separately*); Vehicle (car, suv, pickup, motorcycle); Toy Hauler; Camper (pop-up, slide-in, shell)

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 \$ \_\_\_\_\_

**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

**ANY DRIVER'S UNDER THE AGE OF 21?** ☐ YES ☐ NO

**DO YOU NEED TO PURCHASE MEMBERSHIP?** ☐ NO IT IS CURRENT ☐ NEW MEMBER ☐ RENEWAL -Please add \$40 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.**

## 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 MEXICAN TOURIST VEHICLE INSURANCE & ACCEPT THE TERMS AND CONDITIONS OF SAID POLICY**

SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

Insured's signature - must sign all cases. Note: This is a tourist 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.

### PREMIUM SELECTION

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 RE-PORTED 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

### LIABILITY ONLY COVERAGE

**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.

**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.

### 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.

### 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

**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