



WELCOME TO THE BAJA BOUND AGENT PROGRAM!

The easiest way to buy Mexican Insurance!

Thank you for signing up with Baja Bound! This document will help familiarize you with the Mexican auto insurance products available through the Baja Bound Agent Portal.

AGENT PROGRAM HIGHLIGHTS:

- No volume requirements.
- Quickly quote, purchase and print.
- Print, fax, or email policy to your client immediately.
- Real time agent reports to track sales and commission.
- Easy to use, technologically advanced website.
- Competitive rates from two of the top Mexican underwriters.
- Our friendly, licensed staff is dedicated to providing you with great service.

CONTACT US

If you have any questions about the agent program our staff is happy to assist you! Our office hours are from Monday-Friday from 9 a.m. to 5 p.m. Pacific time.

888-552-2252

619-702-4292

888-265-7834 fax

service@bajabound.com

www.bajabound.com



MEXICAN AUTO INSURANCE COVERAGE HIGHLIGHTS:

- Policies are underwritten by Chubb Seguros S.A. and HDI Seguros S.A. de C.V.
- Daily, six month or annual policies
- Liability only or full coverage for eligible vehicles
- Endorsements to include partial theft and vandalism and expanded coverage
- Liability limits available from \$50K up to \$1,000,000
- Medical payments for occupants – various limits
- Legal assistance and bail bond
- Roadside assistance available on most policies
- Bilingual travel assistance available 24/7
- Toll free claims numbers in Mexico and in the U.S.
- Vehicles may be repaired in the U.S. or Mexico
- Low fixed deductibles if a lienholder or leaseholder requires it

ELIGIBILITY REQUIREMENTS

- Coverage is valid for U.S./Canadian registered/plated vehicles or NON-Mexican registered/licensed vehicles. Vehicles with Mexican registration/plates are not eligible.
- Only one listed driver is required on vehicle policies. Other drivers are covered as long as they meet the eligibility requirements.
- The listed driver must be a driver from the U.S. or Canada or another country besides Mexico. Mexican licensed drivers are covered by the policy, but cannot be listed. Ideally, the U.S./Canadian citizen is in the car at the time any Mexican licensed driver drives.
*(**Mexico has strict laws about Mexican licensed drivers driving U.S. vehicles without a U.S. citizen in the vehicle. Vehicles may be seized by authorities. Coverage does not cover seized vehicles.)*

IMPORTANT THINGS TO KNOW ABOUT MEXICAN INSURANCE COVERAGE

1. Claims must be filed in Mexico before returning to the U.S. or they may be denied.
2. Please use accurate vehicle values for full coverage policies. Values may be found by using the Retail Value from the Kelley Blue Book or NADA Guide. The insurance companies will not pay full value on a claim if the vehicle is undervalued.
3. A Mexican Federal law in effect increased potential liability payouts to families of third parties involved in fatal accidents substantially. Maximum liability limits are recommended, but not mandatory.
4. Our motorcycle and ATV/buggy policies do not include medical payments for the driver or passengers.
5. All towed vehicles and trailers must be listed on the policy or a claim may be denied.
6. All primary vehicles must have separate insurance policies. For example, if a customer is towing a car, motorcycle, or boat, each must have a separate policy while being driven.
7. Policy refunds are calculated by the number of days used. For daily policies, unused days may be refunded. Longer term policies are generally fully earned after 20-30 days. Please contact us for further info.



8. If a client will no longer take the primary vehicle listed on the policy to Mexico, a one time vehicle change may be done.
9. Policy renewals are NOT automatic. More information to follow about renewals.

BAJA BOUND AGENT PORTAL OVERVIEW

Please note that this is a basic overview of the program. Before issuing a policy, consult the actual Chubb Seguros and HDI Seguros General Conditions and underwriting guidelines found in your agent account.

FEATURES OF THE BAJA BOUND AGENT PORTAL

- Quotes are saved until ready for purchase.
- Your client's vehicle, driver information, and previous policies are saved.
- Payments may be made by agent's or client's credit card.
- For 6 month and annual policies, expiration notifications are emailed to the agent's email on file 6 weeks, 3 weeks and the day prior to expiration date.
- Postal mail expiration notifications are sent out for annual policies, if opted in.

LOGGING INTO THE AGENT PORTAL

- Visit our homepage: www.bajabound.com.
- Click the "[Login](#)" link in the upper right hand corner.
- Log in on the pop up window.

DOCUMENTS REQUIRED TO ISSUE A POLICY:

- Driver's license of the insured (name, address, date of birth, license #, phone #)
- Vehicle registration (vehicle year, make, model, VIN and license plate)
- U.S. insurance company name (optional)
- Finance company (if applicable)

TYPES OF VEHICLES ELIGIBLE FOR COVERAGE

- Policies for most autos, trucks, SUVs, vans, motorhomes, motorcycles, ATVs/buggies, and watercraft may be issued through your agent account.
- For coverage on camper/conversion vans, modified vehicles, box trucks, buses and "trailer only" policies, please contact us.
- Full coverage is available on most vehicles that are 25 years old or less, and valued at \$3,000 or more. Otherwise, only liability is available.
- No coverage for vehicles while off-road or racing. Check the insurer's guidelines for more information.



POLICY DURATION

- Daily - From 1 to approximately 30 days of coverage
- Six months
- Annual

If a daily quote is selected, the quote will also show six month and annual rates. *If the trip is 30 days or longer, generally the six month rate is a less expensive alternative.*

Policies are rated in 24 hour increments and may begin at any hour on the hour. The hour selected for the policy to begin is the same hour it will end.

TOWED ITEMS

- Trailers 25 years old or less that are valued at \$3,000 or more are eligible for full coverage; liability only coverage is available for trailers older than 25 years or valued under \$3,000.
- Chubb Seguros - Combined maximum value for primary vehicles and towed items is \$105,000.
- HDI Seguros - Maximum value for towed items is \$100,000.
- Trailers must be listed on the policy or the policy may be void.
- Trailers may be no longer than 35 feet in length unless prior approval is obtained.
- Campers/Shells – Value must be added into towed/attached value during the quote process.
- Towed boats 25 years or under that have at least \$3,000 value are eligible for full coverage.

Important: *Once a vehicle, motorcycle, boat or other type of towed item is removed from the trailer or truck bed, coverage ceases. A separate vehicle policy must be issued for coverage while driving the vehicle. We offer Watercraft liability policies for boats and watercraft while on the water.*

CHUBB SEGUROS PLATINUM AUTO POLICY FEATURES

Chubb Seguros' Platinum policy is one of the most comprehensive available through the Baja Bound Agent Portal.

Coverage:

- Full coverage or liability only
- Includes partial theft/vandalism on full coverage policies
- Collision damage waiver in case of at-fault uninsured motorist
- Third party liability limits:
 - \$300K CSL
 - \$500K CSL
 - \$1,000,000 CSL
- Medical payments for occupants - \$10K /\$50K (fixed limit)



- Repair rates: Full U.S. repair rate or Mexican repair rates, if repaired in Mexico.

CHUBB SEGUROS STANDARD POLICY FEATURES:

- Full coverage or liability only
- NO partial theft or vandalism coverage
- Third party liability limits available (CSL)
 - \$50K - \$1,000,000K
- Medical payments for occupants*:
 - \$2K/\$10K
 - \$4k/\$20k
- Repair rates for all vehicles- \$38/hour in the U.S. or the labor rate in Mexico

CHUBB SEGUROS PLATINUM ASSISTANCE: Available on all Chubb Seguros policies and includes:

- Bail bond – up to \$30K or if necessary up to the limit of liability on the policy
- Legal assistance
- Roadside assistance
- Medical assistance
- Land ambulance transportation
- Air ambulance transportation to a hospital within Mexico
- Trip interruption for up to 5 people – travel by land or air to residence or original destination, whichever is less
- Round trip ticket & hotel stay for designee – up to \$1000 Mexican pesos per day for five days
- Transportation in case of serious injury or death
- Towing in case of collision or breakdown - up to \$1,000
- Rental car in case of breakdown, accident, or theft - \$70/day for 5 days

HDI SEGUROS PREMIER POLICY FEATURES

The HDI Premier policy is one of the most comprehensive available through the Baja Bound Agent Portal.

Coverage:

- Full coverage or liability only
- Partial theft and vandalism
- Collision damage waiver in case of at-fault uninsured motorist
- \$150,000 to \$500,000 CSL
- Medical payments for occupants:
 - \$10K/\$50K



- \$20K/\$100K
- The medical payments limit includes a \$500 limit for dogs or cats in case of injury or cremation.
- Repair rates: In the U.S., the estimated labor rate for a particular state or the labor rate in Mexico.

HDI STANDARD POLICY FEATURES:

- Full coverage or liability only
- NO partial theft or vandalism
- Third party liability limits available (CSL):
 - \$100K to \$500K
- Medical payments for occupants:
 - \$2,000/\$10,000
 - \$10,000/\$50,000
 - \$20,000/\$100,000
- Repair rates: In the U.S., estimated labor rate for a particular state or the labor rate in Mexico if the vehicle is repaired in Mexico.

HDI SEGUROS LEGAL AND VEHICLE ASSISTANCE Available on all HDI Seguros policies

- Legal assistance/bail bond – Equal to the liability limit stated on the policy
- Medical assistance
- Land ambulance transportation
- Air ambulance transportation - To a hospital within Mexico or U.S.
- Trip interruption for up to 4 people – to residence or original destination
- Round trip ticket & hotel stay for designee – up to \$60 a day for up to 5 days
- Transportation in case of serious injury or death
- Towing in case of breakdown , collision or flood - up to \$1K
- Rental car reimbursement in case of breakdown, collision, theft or flood – 5 days (or up to 20 days on Premier policies) for an economical rental
- Hotel in case of vehicle breakdown, collision, theft or flood – 5 nights up to \$500 per event

***Important:** Motorcycle and ATV/buggy policies do not offer medical payments coverage for the driver or passengers.

CHUBB SEGUROS WATERCRAFT LIABILITY POLICY FEATURES:

Liability only coverage on the water only

- Coverage for powerboats, sailboats, yachts and personal watercraft, ie. jet skis
- Covers U.S., Canadian, Mexican, etc. flagged boats and watercraft
- Daily or annual policies



- For boats and yachts up to 175 feet
- Recreational use only (no racing or commercial use)
- Liability only; no hull coverage available
- Three levels of liability coverage available
- Legal assistance
- Medical payments are not covered

See *CHUBB Seguros Watercraft Liability General Conditions and Underwriting Guidelines* for detailed information.

DISCOUNTED POLICIES

We offer two discounted long term policies, the *Baja Saver* policy and the *SENTRISaver* policy. The Baja Saver policy is for travelers who only travel to the states of Baja and/or Sonora. The SENTRISaver is for travelers who are enrolled in either SENTRI or Global Entry (Trusted Traveler programs of U.S. Customs and Border Protection). If a client has a SENTRI or Global Entry card and only travels to Baja, they are eligible for both discounts. More information about these two policies is available on our website quote process.

COVERAGE SPECIAL APPROVAL

If the coverage you'd like is not available on our website, contact us! We work closely with our insurers and we may be able to obtain special approval on the coverage you are looking for.

Some examples:

- Full coverage on vehicles over 25 years of age if they have a high book value in the NADA Guide or Kelley Blue Book.
- Full coverage on converted and modified vehicles.
- Motorcycles over \$30K in value.
- ATVs/buggies over \$30K in value or if their make is not listed on our quote process.

CANCELLATIONS AND ENDORSEMENTS

Policies are able to be cancelled from your agent account prior to the policy becoming active. A full refund will be issued.

For active policy cancellations or endorsements, Baja Bound requires an email request from the insured, please include:

- Agent's name
- Insured's name
- Policy number
- Details about the request, ie. cancellation or policy change
- A statement if claims have been filed on the policy in Mexico or not.



RENEWALS OF LONG TERM POLICIES

Baja Bound Insurance Services, Inc. will email an expiration notice to the issuing agent 4-6 weeks prior to the expiration of the policy. If you wish to receive notifications by mail, you may opt in under your account settings. Agents are responsible for contacting the client and renewing the policy. If a policy is renewed, a copy of the renewal policy must be provided to the client, since it will have a new policy number.

CLAIMS REPORTING

Important: If your client has a claim while in Mexico, it must be reported to the insurance company before leaving Mexico or the claim may be denied.

Please check the face of the policy for the numbers to report a claim. If your client would like assistance with a claim, please call our offices. We are happy to help!

HAVE A WEBSITE?

If you have a website, our affiliate program allows your clients to purchase Mexican insurance online at their convenience. When you signed up for our agent program, you were automatically enrolled in our affiliate program and have access to special affiliate links and banners to advertise our Mexican insurance coverage. The links and banners track your sales. The affiliate program pays commission.

FEATURES:

- Earn commission on new and repeat business
- Monthly payment of commission
- Text links or banners to embed on your website
- View commission earned

Thank you for choosing Baja Bound!