

COMPARATIVE ANALYSIS OF MEXICAN AUTOMOBILE INSURANCE COVERAGES

Policy Sections	Coverage Questionnaire	Standard Auto Policies in the USA	MexiPass Special ^{PLUS} Auto Policy	MexiPass MxPatriate ^{PLUS} Auto Policy	Standard Tourist Auto Mexican Policies	Improved Tourist Auto Policies (Deluxe, Platinum, Elite or Premier)
General Conditions	Does the Policy read like an American Policy?	YES	YES	YES	NO	NO
	Are Policy Sections the same as a US Auto Policy?	YES	YES	YES	NO	NO
	Does the Policy have a Section with clear Definitions?	YES	YES	YES	NO	NO
	Does the Policy have clear Exclusions for all Sections?	YES	YES	YES	NO	NO
Automobile Liability Coverage	Is Bodily Injury Liability Covered?	YES	YES	YES	Yes	Yes
	Is Property Damage Liability Covered?	YES	YES	YES	Yes	Yes
	Is Passenger Liability Covered?	YES	YES	YES	Excluded	As Medical
	Is Liability from loading/unloading Covered?	YES	YES	YES	Excluded	Excluded
	Is Liability caused by overloading Covered?	YES	YES	YES	Excluded	Excluded
	Is Liability caused by an unauthorized user Covered?	YES	YES	YES	Excluded	Excluded
	Is Liability Covered if Driving Under the Influence?	YES	YES	YES	Excluded	Excluded
	Are Defense Costs and Attorneys Fees Covered?	YES	YES	YES	As Legal Aid	As Legal Aid
Is the Cost of Bail Bonds Covered?	YES	YES	YES	As Legal Aid	As Legal Aid	
Medical Payments	Are Occupants Covered inside Vehicles?	YES	YES	YES	Yes	Yes
	Are Passengers Covered outside the Vehicles?	YES	YES	YES	NO	NO
	Are Funeral Expenses Covered?	YES	YES	YES	Yes	Yes
Uninsured Motorists	Is UM Bodily Injury Liability Covered?	YES	YES	YES	NO	As Medical
	Is UM Property Damage Liability Covered?	YES	YES	YES	NO	NO
	Is there UMPD Deductible Waiver Coverage?	YES	YES	YES	NO	NO
Automobile Physical Damage	Is Physical Damage as "All Risk" or "Named Perils"?	All Risk	All Risk	All Risk	Named Perils	Named Perils
	Is Damage by Collision or Upset Covered?	YES	YES	YES	Yes	Yes
	Is Towing and Labor Coverage Provided?	YES	YES	YES	Yes	Yes
	Are Repairs in the USA Included in Policy or Endorsed?	Included	Included	Included	Neither	Endorsed
	Is Partial Theft Included in the Policy or Endorsed?	Included	Included	Included	Neither	Endorsed
	Is Vandalism Included in the Policy or Endorsed?	Included	Included	Included	Neither	Endorsed
Additional Interests	Is an Additional Interest Clause Provided?	YES	YES	YES	NO	NO
	Are Additional Insureds Listed & Protected?	YES	YES	YES	NO	NO
	Is there a Loss Payee Clause in the Policy?	YES	YES	YES	NO	NO
	Are Lienholders Interests Protected, like in the USA?	YES	YES	YES	NO	NO
	Is the Deductible for Lienholders Interests \$500?	YES	YES	YES	NO	NO
Mexican Travel Coverages	Is a Travel Section Included in the Policy Conditions?	n/a	YES	YES	NO	NO
	Are all Travel Coverages provided by Insurance Co.?	n/a	YES	YES	NO	NO
	Is Accidental Death Covered for all Travelers?	n/a	YES	YES	NO	NO
	Is Repatriation of Remains Coverage Provided?	n/a	YES	YES	NO	As Add On
	Are Medical Emergencies Covered by Policy?	n/a	YES	YES	NO	As Add On
	Are Medical Evacuations Covered by the Policy?	n/a	YES	YES	NO	As Add On
	Does the policy Cover Emergency Road Assistance?	n/a	YES	YES	NO	As Add On
	Is Car Rental Service Covered by the Policy?	n/a	YES	YES	NO	As Add On
	Are Hotel Rooms for Emergencies Covered by Policy?	n/a	YES	YES	NO	As Add On
	Is Transportation to Destination Covered by Policy?	n/a	YES	YES	NO	As Add On
Is Expiration Date of Policy Extended for Emergencies?	n/a	YES	YES	NO	NO	

For details on features or options that are added, modified or endorsed to different versions of the "Improved Tourist Policy", please contact carriers or suppliers for Policy Conditions.