



IMPORTANT INFORMATION

You must report all claims before leaving Mexico at the following toll-free numbers within Mexico (not toll-free if dialed from a public phone, charge for a local call will apply), available 7/24 from any Mexican phone line:

US Cel 011 52 (800) 062 0840	MEX Cel (800) 062 0840
011 52 (800) 800 2880	(800) 800 2880
011 52 55 1253 4744	55 1253 4744

Please advise the operator a/o adjuster that this is a Tourist Policy purchased thru the **BORDER INSURANCE SERVICES system.**

To follow up your post-care claim, you may contact a claims executive at the Qualitas Tijuana office (664) 634-2781 ext. 229 or 222, Monday to Friday from 8am to 5pm (PST).

FAILURE TO DO SO MAY RESULT IN REJECTION OF THE CLAIM

1. Remain calm
2. Do not leave the scene of the accident
3. Immediately call the (800) numbers. You will be asked to provide:
 - a. Policy Number: **910554036** and also your **CERTIFICATE NUMBER**, located below the policy number
 - b. Name of the insured and the driver
 - c. Vehicle description: make, model, year, type, color, VIN and license plate
 - d. Place and address where the accident occurred
4. Do not leave the vehicle unattended, as the insurance policy does not cover partial theft of parts
5. If the vehicle is moved from the scene of the accident, you must inform the insurance company the new location
6. When the adjuster arrives, you will be asked for your Insurance Certificate and a valid driver's license
7. You will be asked to fill out the accident report. Please do so, as failure to do that may result in rejection of the claim

INFORMACIÓN IMPORTANTE

Usted debe reportar cualquier reclamación antes de salir de México a los siguientes números desde cualquier teléfono mexicano (aplica cargo por llamada local en teléfonos públicos), disponibles todo el año las 24 horas:

Cel US 011 52 (800) 062 0840	Mex Cel (800) 062 0840
011 52 (800) 800 2880	(800) 800 2880
011 52 55 1253 4744	55 1253 4744

Por favor indique al operador y/o al ajustador que este es un seguro Turista comprado a través del sistema de **BORDER INSURANCES SERVICES.**

Para seguimiento a su reclamación, podrá comunicarse con un ejecutivo de siniestros al (664) 634-2781 ext. 229 or 222 en horario de 8:00am a 5:00pm (PST) de Lunes a Viernes

DE NO HACERLO, LA COMPAÑÍA PUEDE RECHAZAR SU RECLAMACIÓN

1. Mantenga la Calma
2. No abandone el lugar del accidente
3. Inmediatamente llame a los teléfonos (800) que aparecen arriba. Le solicitarán los siguientes datos:
 - a. Número de Póliza: **910554036** y su **número de certificado** (se indica debajo del número de póliza)
 - b. Nombre del asegurado y del conductor
 - c. Información del Vehículo: Marca, Modelo, Tipo y Número de Placas
 - d. Dirección donde sucedió el accidente
4. De ser posible no abandone su vehículo. Su póliza no cubre robos parciales
5. Si el vehículo es movido del lugar del accidente, debe informar a la Compañía la nueva ubicación
6. Cuando llegue el ajustador tenga a la mano su Póliza de Seguro y Licencia de manejo vigente del conductor
7. Se le solicitará que llene el Reporte de Accidente. Por favor asegúrese de llenar este reporte, ya que de no hacerlo la Compañía de Seguros puede rechazar la reclamación



CERTIFICATE
of Mexican Auto Insurance
Quálitas Compañía de Seguros, S.A. de C.V.
Jose Ma Castorena No 426, Col San Jose de los Cedros,
Cuajimalpa D.F
C.P 05200

**FOR YOUR PERSONAL
RECORDS
COVERAGE ONLY IN MEXICO**

<u>INFORMATION OF CERTIFICATE</u>	<u>TERM OF INSURANCE</u>		
Policy Number: 910554036	Issuance Date: 11/04/2015		Net Premium: \$172.00
Certificate Number: CSP-0022657	Effective Date: 11/07/2015	13:15	Policy Fee: \$20.00
Prior Certificate #:	Expiration Date: 11/06/2016	13:15	IVA (Mexican Tax): \$30.72
Agent's Code: CSP	Total Days: 365		Total Premium: \$222.73
			Electronic Transaction Authorization:

<u>INSURED'S INFORMATION</u>			
Name: JAVIER TOBON	Phone #:		
Address: 515 W HEIL AVE	Date of Birth:		
City: CALEXICO	State: CA	Zip: 92243	Driver's License #:
			Expiration Date:

<u>VEHICLE DATA*</u>						
Type	Year	Make	Model	ID Number (VIN)	Lic. No. (Plates)	Value
Auto/SUV/Pick Up/Cargo & Passengers Van/Light Truck up to 2.5	1999	Ford	F-150	1FTZX1723XKB33740	TRAMITE	A.C.V.

<u>TRAILERS, TOWED UNITS AND SPECIAL EQUIPMENT**</u>						
	Year	Make	Model/Description	ID Number (VIN)	Length (in ft.)	Value
Special Equipment						
Boat Motor ****						
Boat Trailer						
Utility Trailer						
Travel Trailer						
Towed Vehicle						

<u>DETAIL OF COVERAGES</u>		
Product: Full Coverage	LIMIT	DEDUCTIBLE
Mexican Territory: Full		
1. Property Damage	A.C.V.	\$ 500
2. Total Theft	A.C.V.	\$1,000 USCy
Territory Extension in the USA +	Excluded	None
3. Civil Liability (CSL for PD & BI)	\$150,000	None
4. Guaranteed Bond & Legal Assistance	Included	None
5. Medical Expenses For Occupants	\$10,000-\$50,000	None
6. Roadside Assistance	Included	As per attached specifications
7. Travel Accident Assistance	\$10,000	\$ 200
8. Vandalism	Included	\$500
9. Deductible Waiver for UM	Included	None

<u>ADDITIONAL INFORMATION</u>
Notes:

NOTES:

+ For Property Damage and Total Theft

* Each self-propelled road vehicle (Power Unit) must be listed on its own separate insurance certificate.

** Boats and trailers are only insured if they are expressly listed here with its corresponding market value, and only while attached to power vehicle.

*** In the event of a total loss, the claim settlement will not exceed the current market value of the vehicle, or also known as "Actual Cash Value (ACV)".

**** Boats insured under this certificate are only covered while towed or attached to towing vehicle. No coverage while being launched or afloat .

***** The specified limit for Property Damage and Total Theft includes the stated values for the vehicle, towed unit, trailer, boat and special equipment.

*****Any person with a valid U.S. or Canadian Drivers License is covered by this policy.

IMPORTANT:

- Vehicles used for commercial freight purposes are excluded.

- For certificates with term of 6 months or annual, the premium will be totally earned after 30 days in force.

- This Insurance Certificate is issued in the United States of America and is only valid within the Republic of México and is governed by the Mexican Jurisdiction.

- For more details on your coverage, please refer to the attached Terms and Conditions.

-Premium will not be refundable after 60 days of inception and will be considered fully earned.

DEDUCTIBLES:

- Collision: 2% with minimum of USD \$500 for Autos, Pick Ups & Vans, and USD \$1,000 for other vehicles (RV's, SUV's). Fixed deductible of USD \$500 in annual policies

- Total Theft/Fire: 5% with minimum of USD \$1000 for Autos, Pick Ups & Vans, and USD\$1,500 for other vehicles (RV's,SUV's). Fixed deductible of USD\$1,000 in annual policies

IN CASE OF AN ACCIDENT OR THEFT, PLEASE CALL 01 (800) 062 0840 FROM ANY MEXICAN PHONE.

IF YOU NEED ROAD-SIDE ASSISTANCE PLEASE CALL 01-800-253-0553. NOTICE: DO NOT LEAVE MEXICO BEFORE YOU REPORT YOUR CLAIM.

This is an Internet Transaction

All Figures are in US Dollars



CERTIFICATE
of Mexican Auto Insurance
Quálitás Compañía de Seguros, S.A. de C.V.
 Jose Ma Castorena No 426, Col San Jose de los Cedros,
 Cuajimalpa D.F
 C.P 05200

COPY FOR YOUR VEHICLE

<u>INFORMATION OF CERTIFICATE</u>	<u>TERM OF INSURANCE</u>	
Policy Number: 910554036	Issuance Date: 11/04/2015	Net Premium: \$172.00
Certificate Number: CSP-0022657	Effective Date: 11/07/2015 13:15	Policy Fee: \$20.00
Prior Certificate #:	Expiration Date: 11/06/2016 13:15	IVA (Mexican Tax): \$30.72
Agent's Code: CSP	Total Days: 365	Total Premium: \$222.73
		Electronic Transaction Authorization:

<u>INSURED'S INFORMATION</u>						
Name: JAVIER TOBON			Phone #:			
Address: 515 W HEIL AVE			Date of Birth:			
City: CALEXICO	State: CA	Zip: 92243	Driver's License #:		Expiration Date:	

<u>VEHICLE DATA*</u>						
Type	Year	Make	Model	ID Number (VIN)	Lic. No. (Plates)	Value
Auto/SUV/Pick Up/Cargo & Passengers Van/Light Truck up to 2.5	1999	Ford	F-150	1FTZX1723XKB33740	TRAMITE	A.C.V.

<u>TRAILERS, TOWED UNITS AND SPECIAL EQUIPMENT**</u>						
	Year	Make	Model/Description	ID Number (VIN)	Length (in ft.)	Value
Special Equipment						
Boat Motor ****						
Boat Trailer						
Utility Trailer						
Travel Trailer						
Towed Vehicle						

<u>DETAIL OF COVERAGES</u>		
Product: Full Coverage		
Mexican Territory: Full		
	LIMIT	DEDUCTIBLE
1. Property Damage	A.C.V.	\$ 500
2. Total Theft	A.C.V.	\$1,000 USCy
Territory Extension in the USA +	Excluded	None
3. Civil Liability (CSL for PD & BI)	\$150,000	None
4. Guaranteed Bond & Legal Assistance	Included	None
5. Medical Expenses For Occupants	\$10,000-\$50,000	None
6. Roadside Assistance	Included	As per attached specifications
7. Travel Accident Assistance	\$10,000	\$ 200
8. Vandalism	Included	\$500
9. Deductible Waiver for UM	Included	None

Notes:

NOTES:

- + For Property Damage and Total Theft
- * Each self-propelled road vehicle (Power Unit) must be listed on its own separate insurance certificate.
- ** Boats and trailers are only insured if they are expressly listed here with its corresponding market value, and only while attached to power vehicle.
- *** In the event of a total loss, the claim settlement will not exceed the current market value of the vehicle, or also known as "Actual Cash Value (ACV)".
- **** Boats insured under this certificate are only covered while towed or attached to towing vehicle. No coverage while being launched or afloat .
- ***** The specified limit for Property Damage and Total Theft includes the stated values for the vehicle, towed unit, trailer, boat and special equipment.
- *****Any person with a valid U.S. or Canadian Drivers License is covered by this policy.

IMPORTANT:

- Vehicles used for commercial freight purposes are excluded.
- For certificates with term of 6 months or annual, the premium will be totally earned after 30 days in force.
- This Insurance Certificate is issued in the United States of America and is only valid within the Republic of México and is governed by the Mexican Jurisdiction.
- For more details on your coverage, please refer to the attached Terms and Conditions.
- Premium will not be refundable after 60 days of inception and will be considered fully earned.

DEDUCTIBLES:

- Collision: 2% with minimum of USD \$500 for Autos, Pick Ups & Vans, and USD \$1,000 for other vehicles (RV's, SUV's). Fixed deductible of USD \$500 in annual policies
- Total Theft/Fire: 5% with minimum of USD \$1000 for Autos, Pick Ups & Vans, and USD\$1,500 for other vehicles (RV's, SUV's). Fixed deductible of USD\$1,000 in annual policies

IN CASE OF AN ACCIDENT OR THEFT, PLEASE CALL 01 (800) 062 0840 FROM ANY MEXICAN PHONE.

IF YOU NEED ROAD-SIDE ASSISTANCE PLEASE CALL 01-800-253-0553. NOTICE: DO NOT LEAVE MEXICO BEFORE YOU REPORT YOUR CLAIM.

This is an Internet Transaction

All Figures are in US Dollars



TOURIST AUTO INSURANCE POLICY

CERTIFICADO DE POLIZA/
POLICY CERTIFICATE

ENDOSO/
ENDORSEMEN

INCISO/
ITEM

CSP-0022657

T-776

001

DESCRIPTION

T776 LICENCIA PERMITIDA

ENDOSO QUE SE ADHIERE Y/O FORMA PARTE INTEGRANTE DE LA POLIZA DE REFERENCIA.
POR MEDIO DEL PRESENTE ENDOSO SE HACE CONSTAR LO SIGUIENTE:
SERA VALIDA LA LICENCIA DE CONDUCIR MEXICANA O AMERICANA Y/O INTERNACIONAL VIGENTE PARA LOS
SIGUIENTES CASOS:

A) CUALQUIER PERSONA FISICA O EN EL CASO DE PERSONA MORAL, EL CONDUCTOR HABITUAL QUE CONDUZCA EL
AUTOMOVIL/PICK UP DE USO PERSONAL ASEGURADO, SIEMPRE Y CUANDO SEA MAYOR A 16 AÑOS Y TENGA UNA
LICENCIA O PERMISO OFICIAL PARA CONDUCIR AUTO/PICK UP USO PERSONAL, AL MOMENTO DE PRODUCIRSE UN
ACCIDENTE AUTOMOVILISTICO.

LOS DEMAS TERMINOS Y CONDICIONES QUEDAN SIN MODIFICACION ALGUNA.-----
FECHA DE ELABORACION DE ESTE TEXTO: 13 DE DICIEMBRE DE 2010
ESTE ENDOSO EN NINGUN CASO TENDRA EFECTOS RETROACTIVOSA SU FECHA DE ELABORACION.

FECHA ELABORACION DEL ENDOSO: **11/04/2015** - OFICINA TIJUANA RIO - QJ/03 0122 TAA

T776 PERMITTED DRIVER LICENSE

ENDORSEMENT THAT ADHERES TO AND/OR IS AN INTEGRAL PART OF THE REFERENCE POLICY. THROUGH THIS
ENDORSEMENT, THE FOLLOWING IS CERTIFIED:

THE ACTIVE MEXICAN, AMERICAN AND/OR INTERNATIONAL DRIVER'S LICENSE WILL BE VALID FOR THE FOLLOWING
CASES:

A) ANY INDIVIDUAL, OR IN THE CASE OF A BUSINESS ENTITY, THE HABITUAL DRIVER OF THE INSURED
AUTOMOBILE/PICK UP, FOR PERSONAL USE AND MUST BE OVER 16 YEARS OLD AND HOLDS AN OFFICIAL DRIVER
LICENSE OR PERMIT TO DRIVE AUTO/PICK UP FOR PERSONAL USE, AT THE TIME OF AN AUTOMOBILE ACCIDENT.

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED. -----DATE OF PREPARATION OF
THIS TEXT:
DECEMBER 13, 2010 IN NO CASE SHALL THIS ENDORSEMENT BE RETROACTIVE TO ITS DATE OF PREPARATION.

ENDORSEMENT ELABORATION DATE: **11/04/2015** - TIJUANA RIO OFFICE - QJ/03 0122 TAA

In compliance with Article 202 of the Law of Insurance Institutions and Surety, the contractual documentation and
Technical Note comprising this insurance product were registered with the National Commission of Insurance and
Bonds from

INFORCE CONDITIONS: ()



QUALITAS CANCELLATION AGREEMENT

This Cancellation Agreement, written or oral, represents the complete and exclusive Cancellation Agreement between the Insurance Company, Agent and Insured. This Agreement shall be effective upon the issuance of the policy and shall continue in full force and effect until amended or terminated.

	CANCELLATION BEFORE EFFECTIVE DATE	CANCELLATION AFTER EFFECTIVE DATE
DAILY POLICY		PARTIAL REFUND: Policy fee, days used and corresponding tax will not be reimbursed.
6 MONTHS POLICY		NO REFUND: If cancelled after 10 days of effective date. PARTIAL REFUND: If cancelled within the first 10 days of effective date.
ANNUAL POLICY		NO REFUND: If cancelled after 10 days of effective date. PARTIAL REFUND: If cancelled within the first 10 days of effective date.
Please Note:	No changes to this policy can be made. No change of vehicle or registered owner is permitted.	

Agent Code: CSP
Insured's Name: JAVIER TOBON

Date: 11/04/2015

GENERAL CONDITIONS

