



## Traveling into Mexico?

Traveling into Mexico can be a great experience for RVers. There are many RV parks that cater to U.S. travelers.

There are several misconceptions when it comes to insurance for people who travel into Mexico. The purpose of this article is to discuss several issues you should take into consideration.

If an auto insurance company offers Mexico physical damage coverage for an insured vehicle, often they will only insure it for a limited time (i.e. up to 20 days) and a limited travel distance (i.e. 15 miles from the U.S. border). It is important to check with your insurer to verify the limitations of your insurance coverage. Be sure to ask specific questions regarding your own policy, as some restrictions may vary depending on your registration state.

All insurance companies in the U.S. that extend any physical damage coverage into Mexico require that the customer purchase Mexico Liability coverage from a licensed Mexico insurance agency or company. What often happens is that a traveler will purchase insurance for two days only – the day they travel into Mexico and the day they travel out of Mexico. The problem lies in the fact that the insurance company that is extending physical damage requires that you carry the Mexico Liability coverage during the entire

time you are in Mexico. If your RV and/or auto does not have the required liability insurance, the physical damage insurance is voided. So, although you may not be traveling, if anything were to happen to your insured vehicle, such as wind damage or storm damage, there would be no physical damage coverage. You need to remember that all Mexico physical damage coverage requires Mexico Liability coverage.

The Mexico Liability coverage is necessary to make your physical damage coverage effective, and it is required by Mexican law. It is a serious crime if you are caught without this important coverage in Mexico. Also, be sure all towed vehicles, trailers, boats, etc., are covered as well. For example, if you are driving a motorhome into Mexico and you are towing a car, you must purchase a policy for the motorhome showing the auto as the towed vehicle. Then, you must also purchase a separate policy for the automobile. This will ensure you are properly covered for both vehicles, whether they are being driven or towed.

You can purchase Mexico coverage as a liability-only policy, or liability PLUS physical damage. Be sure to check with your regular carrier to determine the limits of their Mexico physical damage coverage so you can determine which type of Mexico policy you need for your specific situation.

Don't depend on a friend's advice about what their policy covers – check for yourself!

Before calling for a quote for Mexico coverage, determine the length of time you will be staying in Mexico and the area of Mexico where you will be traveling. Vehicle information such as the year, make, model and vehicle identification number is required in order to receive a quote, as well as the actual cash value of the vehicle if physical damage coverage is desired.

Travel into Mexico should be a great adventure, and it can be if you have done your research first and asked the right questions.

*If you have any questions or need assistance with obtaining your Mexico Insurance Policy, please contact Thum Insurance Agency. Office hours are 8:00 am to 6:00 pm Eastern Time, Monday through Friday.*

*Thum Insurance Agency, L.L.C. has provided personalized RV insurance packages for RVers since 1990.*

Coverages may vary by state and company. Coverages are controlled by the policies issued and are not modified, extended or revised by the descriptions contained herein.