



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:

- High commission
- 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.

COMMISSION STRUCTURE

Policies issued by agent: 30% of net premium

Policies issued as a web referral (via web to web referral link): 25% of net premium

PAYMENT OF COMMISSION Commission checks will be issued and mailed to the address on file by the 5th of each month. Please contact our office if your address has changed.

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.

1-888-552-2252

619-702-4292

619-7027807 FAX

service@bajabound.com

www.bajabound.com

OUR MEXICAN AUTO INSURANCE PROGRAM 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 \$500K
- Excess liability limits - \$150K or \$300K

- 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. 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.*)

10 IMPORTANT THINGS TO KNOW ABOUT MEXICAN INSURANCE COVERAGE

1. Policies must be printed out and taken to Mexico as proof of coverage.
2. Claims must be filed in Mexico before returning to the U.S. or they may be denied.
3. 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.
4. A Mexican Federal law in effect increased potential liability payouts to families of third parties involved in fatal accidents substantially. For example, in Northern Baja California, a judge may award up to \$150K per person (this is based on the current exchange rate). Maximum liability limits are recommended, but not mandatory.
5. All towed vehicles and trailers must be listed on the policy or a claim may be denied.
6. All vehicles must have separate insurance policies. For example if a customer is towing a car, motorcycle, or boat it 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 free of charge.
9. Policy renewals are NOT automatic.

Baja Bound Agent Portal Overview and General Guidelines



Please note that this is a basic overview of the program. Before issuing a policy, consult the actual ACE Seguros and HDI Seguros General Conditions and underwriting guidelines.

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 6 weeks and 3 weeks prior to expiration date.
- Postal mail expiration notifications are sent out for 6 month and annual policies, if opted in.

LOGGING INTO THE AGENT PORTAL

- Visit our homepage: www.bajabound.com.
- Click the "[Account Login](#)" link in the upper right hand corner.
- Log in using the box that says "**I have an account.**"

DOCUMENTS NEEDED 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
- Finance company (if applicable)

TYPES OF VEHICLES ELIGIBLE FOR COVERAGE

- Autos, trucks, SUVs, vans, minivans, motor homes, RVs, many street legal motorcycles, watercraft (while in tow).
- For coverage on conversion vans, modified vehicles, ATVs/buggies, box trucks, buses and "trailer only" policies, please contact us.
- Full coverage is available on most vehicles that are 20 years old or under, and valued at \$3000 or more. Otherwise, only liability is available.
- No coverage for vehicles while off-road or racing. Check 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 any hour on the hour. The hour selected for the policy to begin is the same hour it will end.

POLICY USE

- Tourist rate – For clients who are visiting Mexico on vacation
- Business rate – For clients conducting business in Mexico
- Resident rate – Residents of Mexico or no current U.S. full coverage on vehicle*

****Important: For Tourist rates, vehicles must have a valid full coverage policy in the U.S./Canada in order to be eligible for a full coverage Mexican insurance policy. If the vehicle does not carry full coverage in the U.S., a full coverage the Resident rate Mexican insurance policy is required or claims will be denied.***

TOWED ITEMS

- Trailers **20** 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 15 years or valued under \$3,000.
- ACE Seguros - Combined maximum value for primary vehicles and towed items is \$100,000.
- 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.
- ATVs over \$3,000 in value are eligible for full coverage only while being towed by a trailer or in the bed of a truck. There is no coverage as soon as the ATV is taken off of the trailer or out of the truck bed.
- Towed boats **20** 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 PLATINUM AUTO POLICY FEATURES

The Chubb 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

- Third party liability limits:
 - \$100K/\$300K/\$100K
 - \$300K CSL
 - \$500K CSL
- Medical payments for occupants - \$10K /\$50K (fixed limit) *
- Repair rates: Full U.S. repair rate or Mexican repair rates if the vehicle is repaired in Mexico.

CHUBB STANDARD POLICY FEATURES:

- Full coverage or liability only
- NO partial theft or vandalism coverage
- Third party liability limits available (CSL)
 - \$50K - \$500K
- Medical payments for occupants*:
 - \$2K/\$10K
 - \$5K/\$25K
 - \$10K/\$50K
- Repair rates for all vehicles- \$38/hour in the U.S. or the labor rate in Mexico

CHUBB SEGUROS TRAVEL ASSISTANCE: Available on all ACE 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 4 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 \$300
- Rental car in case of breakdown - \$700 Mexican Pesos

HDI 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
- Excess liability (optional): \$150K or \$300K
- Medical payments for occupants*:
 - \$5K/\$25K
 - \$10K/\$50K
 - \$20K/\$100K
- Repair rates: In the U.S., estimated labor rate for 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):
 - \$50K to \$500K
- Excess liability (optional): \$150K or \$300K
- Medical payments for occupants*:
 - \$2,000/\$10,000
 - \$5,000/\$25,000
 - \$10,000/\$50,000
- Repair rates: In the U.S., estimated labor rate for particular state or the labor rate 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
- Roadside assistance for vehicles under 15 years old
- 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, whichever is less
- 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 collision (full coverage policies only) - up to \$500
- Towing in case of breakdown – up to \$300
- Rental car in case of breakdown – 2 days
- Hotel in case of vehicle theft/breakdown – up to \$300

****Important: Motorcycle policies do not offer medical payments coverage.***

CHUBB SEGUROS WATERCRAFT LIABILITY POLICY FEATURES:

*Offers 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.

CANCELLATIONS AND ENDORSEMENTS

A policy may be canceled online in your agent account prior to it becoming active.

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 FOR LONG TERM POLICIES Baja Bound Insurance Services, Inc. will mail and email an expiration notice to the issuing agent 4-6 weeks prior to the expiration of the policy. 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 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 needs assistance with a claim, please call our offices, we are happy to help.

HAVE A WEBSITE? JOIN OUR AFFILIATE PROGRAM FOR AGENTS



If you have a website, our affiliate program allows your clients to purchase Mexican insurance online themselves. Once signed up, you will 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.

At this time, the affiliate program is a separate program from the agent program. Please visit www.bjabound.com/affiliate, fill out the form and we'll get you all set up. The affiliate login information will be different from your agent account login information.

FEATURES:

- Earn commission on new and repeat business
- Monthly payment of commission - 25% of net premium
- Text links or banners to embed on your website
- View number of visits, quotes and policies sold
- View sales and commission