

---

## LIMITED MEXICO COVERAGE

---

**All provisions of the policy apply unless modified by this endorsement.**

### WARNING

**AUTO ACCIDENTS IN MEXICO ARE SUBJECT TO THE LAWS OF MEXICO, NOT THE LAWS OF THE UNITED STATES. UNDER MEXICAN LAW, AUTO ACCIDENTS ARE CONSIDERED A CRIMINAL OFFENSE AS WELL AS A CIVIL MATTER.**

**THE COVERAGE WE PROVIDE YOU BY THIS ENDORSEMENT DOES NOT MEET MEXICAN AUTO INSURANCE REQUIREMENTS.**

**YOU ARE REQUIRED TO PURCHASE LIABILITY INSURANCE THROUGH A LICENSED MEXICAN INSURANCE COMPANY FOR THIS ENDORSEMENT TO APPLY.**

### I. Insuring Agreement

If afforded under this policy, the Liability Coverage Section, Medical Payments Coverage Section, Uninsured Motorists Coverage Section, Underinsured Motorists Coverage Section, Damage To Your Auto Coverage Section and No-Fault coverage are extended to apply to accidents and losses which occur in Mexico within 25 miles of the United States border. This extension of coverage only applies while an "insured" seeking coverage under this endorsement is in Mexico on a trip of 10 days or less.

Our duty to defend under the Liability Coverage Section will only apply if:

1. The original suit for damages is brought in the United States; and
2. The suit does not involve a Mexican citizen or resident.

"Your covered auto" as used in this endorsement means:

1. Any vehicle shown in the Declarations.
2. A "newly acquired auto".
3. Any "trailer" you own.

"Newly acquired auto" as used in this endorsement is modified as follows: Paragraph I.1. of the definition of "newly acquired auto" is replaced with the following:

1. "Newly acquired auto" means any of the following types of vehicles you become the owner of during the policy period, and the vehicle is principally garaged and used in the United States:
  - a. A private passenger auto; or
  - b. A pickup, utility vehicle or van that has a Gross Vehicle Weight Rating of 25,000 lbs. or less that:

- (1) Is not used primarily for the delivery or transportation of goods, materials or supplies, other than samples; or
- (2) Is used for farming or ranching.

### II. Additional Exclusions

- A. With respect to any coverage afforded under this endorsement, we do not provide coverage to any "insured":
  1. If liability insurance from a licensed Mexican insurance company is not in force at the time of the accident or loss;
  2. While "occupying" an auto other than "your covered auto"; or
  3. Who is a citizen or resident of Mexico. This Exclusion (A.3.) does not apply to loss payable under the Damage To Your Auto Coverage Section if the accident arises out of the operation of "your covered auto" by a Mexican citizen or resident.
- B. We will not pay under the Damage To Your Auto Coverage Section for auto repairs made in Mexico unless "your covered auto" cannot be driven in its damaged condition. If it cannot be driven, we will not pay more than the actual cash value of "your covered auto" as that value would be determined in the United States, and not in Mexico.

### III. Other Insurance

The insurance we provide by this endorsement will be excess over any other collectable insurance.