



**Qualitas**  
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Mexican Tourist Auto Insurance

## The **V I P** Endorsement

**VANDALISM, PARTIAL THEFT, FLASH FLOOD, EMERGENCY EXPENSE and GAP Coverage**

### 1.) **VANDALISM**

Defined as willful and malicious damage to and/or destruction of the insured units. The peril of Vandalism is added with the VIP endorsement to those covered perils specified under Risk 2 of the Qualitas Specifications of Risks and General Conditions of the contract of insurance also known as the policy. **Vandalism deductible \$250**

### 2.) **PARTIAL THEFT**

Defined as payment for theft of parts or accessories that had been attached to the insured units. When the VIP endorsement is added, exclusion "I" is eliminated from the Qualitas Specifications of Risks and General Conditions of the contract of insurance also known as the policy. **Partial Theft deductible \$250**

### 3.) **FLASH FLOOD**

VIP broadens the Flood coverage policy wording so that there is **coverage for Flash Flood** defined as a sudden rush of water flooding geomorphic low-lying areas such as washes, rivers, dry lakes and basins, caused by heavy rainfall. **Flash Flood deductible \$500**

### 4.) **EMERGENCY EXPENSES**

VIP coverage includes reimbursement of up to 2 times\* the base premium paid **for Emergency Expenses**. Emergency expenses are specifically Food, Shelter, Clothing, Transportation and/or Rental Car. \*The maximum limit of Emergency expenses coverage is **\$500 USD**.

### 5.) **GLASS BREAKAGE**

VIP coverage reduces the **glass deductible to \$100**.

### 6.) **GAP COVERAGE**

**LIMIT 15% above ACV applicable for a vehicle that is less than twenty-five (25) months old and driven less the 15,000 miles per year:** On a covered total loss, **GAP** coverage will pay the difference between the actual cash value of your vehicle and what you owe on the vehicle lease or loan, up to 15% above the vehicle's actual cash value. The policy deductibles still apply.

The cost to add the VIP endorsement to a Tourist Mexican Auto Insurance policy is **10% of the basic Full Coverage Premium**.

**VIP coverage is underwritten by Qualitas Compania de Seguros, S.A. de C.V.**