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MEXICAN TOURIST AUTO INSURANCE

THE **V I P** ENDORSEMENT

VANDALISM, PARTIAL THEFT, FLASH FLOOD, and EMERGENCY EXPENSE 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 in Risk 2 of the **Quálitas** Specifications of Risks and General Conditions of the insurance contract also known as the policy.   **Vandalism deductible $250**

2.) PARTIAL THEFT
Defined as payment for theft of parts and/or accessories that had been attached to the insured units. When the VIP endorsement is added, exclusion "I" is eliminated from the **Quálitas** Specifications of Risks and General Conditions of the insurance contract 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 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**.

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

Quálitas
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