

****THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.****

MEXICAN COLLISION COVERAGE

This endorsement changes certain parts of *your* Auto Policy. Every coverage, *exclusion*, definition and rule that isn't changed by this endorsement remains the same.

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.

THIS ENDORSEMENT DOES NOT PROVIDE LIABILITY INSURANCE WHEN YOUR COVERED AUTO IS IN MEXICO. TO AVOID COMPLICATIONS, YOU SHOULD PURCHASE LIABILITY INSURANCE FROM A LICENSED MEXICAN INSURANCE COMPANY.

PART I: YOUR PROPERTY COVERAGE

WHAT WE COVER

A. CARS, VANS, TRUCKS AND TRAILERS

Territory. is deleted and replaced by the following:

Territory. This coverage applies anywhere in the United States, including Puerto Rico and other territories and possessions, and Canada. This coverage also applies while being transported between their ports. For *collision* coverage **only**, coverage also applies in Mexico.

LOSSES WE WON'T PAY FOR

The following is added:

(9) Repairs made in Mexico. We will not pay for auto repairs made in Mexico unless the vehicle cannot be driven in its damaged condition. If it cannot be driven, we will not pay more than the actual cash value of the vehicle as that value would be determined in the United States, and not in Mexico.