

REST INSURED



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 The Club's Auto and Home Insurance Partner



Going South Of the Border?

Whether you are going on vacation or visiting relatives, driving your car into Mexico carries with it some very specific insurance needs that you should be aware of.

It's important to understand that you have to purchase Mexican auto insurance. No standard U.S. policy will extend coverage to Mexico. Purchase your coverage in advance through one of the many quality Mexican insurers online. Don't wait until the border crossing to purchase it -- the coverage you get might not be what you expect. After an accident, people realize how limited some of the Mexican insurance products are.

While we don't recommend one Mexican insurance Websites over another, you'll find many more reputable companies online than at the border. Buying your Mexican insurance online allows you to get an instant quote and actually read about the coverage you are buying. Buying and printing it online takes about five minutes.

Here are some questions and tips:

1. Are you allowed to repair your vehicle in the United States or Canada?

Will the Mexican insurance company allow you to repair your vehicle in the US or Canada? Some Mexican insurance companies require your vehicle to be fixed in Mexico. Unless you live in Mexico, most people would much rather drive their car back to their home in the United States and get it repaired locally. Make sure to purchase a Mexican insurance policy that allows you to fix your vehicle in the country of your choice.

2. If you are allowed to repair the car in the United States, what labor rate will the Mexican insurance policy pay?

U.S. hourly labor rates are much higher than most hourly labor rates in Mexico, so it is not uncommon for some Mexican insurance companies to pay only the Mexican hourly labor rate (as low as \$20 per hour) for repairs made in the United States. Look for a policy that offers to pay whatever the U.S. labor rate is or up to a certain dollar amount per hour.

3. Does the insurance include legal service?

Legal services -- attorney fees, court costs and bail -- are important and should be included with every Mexican auto insurance policy. In the event injuries or fatalities, you'll need an attorney to guide you through the Mexican court system. Without this coverage, you could spend days in a Mexican jail and pay thousands of dollars out of pocket.

4. Does the Mexican insurance include medical evacuation and plane tickets home?

Most Mexican insurance policies do not include this type of coverage, but some com-

panies will add it. This coverage will coordinate and pay for air or land ambulance service in the event of serious illness or injury (vehicle related). Air medical evacuation can cost \$10,000 to \$20,000.

Plane tickets home: In the event that your car is stolen or is not drivable, this coverage will pay for you and possibly the rest of the people in your travel group to fly back to your home in the United States or Canada.

5. Deductibles: Make sure you know exactly what your deductibles are.

Typically, Mexican auto insurance has two different deductibles:

■ **Physical damage deductible:** In most cases this is between \$500 and \$1,000. Most Mexican insurance offers deductibles that are based on a percentage of the vehicle's value. The most common is 2 percent of the vehicle's value with a minimum of \$500. If your vehicle is valued at more than \$25,000, then your physical damage deductible could start calculating at more than \$500. In this case, you may want to consider products that offer fixed deductibles. Example: A fixed deductible for physical damage is locked at \$500 no matter how expensive the vehicle's value is.

■ **Theft deductible:** In most cases this is between \$1,000 and \$1,500. Most Mexican insurance offers deductibles that are based on a percentage of the vehicle's value. The most common theft deductible is 5 percent of the vehicle's value with a minimum of \$1,000. If your vehicle is valued at more than \$20,000, then your theft deductible could start calculating at more than \$1,000. In this case, you may want to consider products that offer fixed deductibles. Example: A fixed deductible for theft is locked at \$1,000, no matter how expensive the vehicle's value is.

Some Mexican auto insurance products out there have deductibles of more than \$2,500 -- so make sure you know what you are getting!

(This information has been provided by Jeff Nordahl, President, Adventure Mexican Insurance Services.)

United Agencies is the Club's Partner is helping members with their Home and Auto Insurance, and related products. We specialize in creating personal relationships with our customers, and serving their needs in a prompt, efficient and friendly manner.

Be Safe and Have Fun!

Call **Patty Pulido** or **Suzanne Eggli** today at **(888) 801-5522**.
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Contestants at the recent Lineman's Rodeo.

Sky-High Success

■ **DWP's Lineman's Rodeo sends winners to Kansas City.**

DWP — The 16th annual DWP Lineman's Rodeo and Family Festival was held May 12 at the Truesdale Training Center in Sun Valley.

Participation was open to all area electrical lineman teams (journeyman plus apprentices). Winners will go on to the national competition in October.

Fifty-one teams of journeyman and apprentice electric distribution mechanics (better known as linemen) from public and private power companies throughout Southern California and other Western states competed in this event, which showcases the safety techniques, skill and speed of power utility workers.

Linemen competed in exciting contests including the "Egg Speed Climb" in which they carried a raw egg in their mouth (and not break it) while speed climbing down a 40-foot power pole. Other competitions included: hurt-man rescue, changing out cross-arms, switching equipment while atop power poles, and more.

The Lineman's Rodeo offered a chance for linemen to test their skills by engaging in friendly competition, and for their families to see firsthand what this challenging work is all about. Winning teams will compete at the international Lineman's Rodeo in Kansas City, Mo., in October.

Family activities included petting zoo, donkey rides, jumper and slide, face painting, safety exhibits, live music and food. The event was also an expo for electrical utility vendors to display the latest tools, equipment, bucket trucks and climbing gear. The event was sponsored by the DWP and IBEW Local 18 Union.

Top Five Overall Team Winners, per category:

Apprentice:	
Local 47	
DWP (Mars Basulto/Zack Romanak)	
Glendale	
DWP (Matt Schneider/Kenneth Starr)	
APS	

Journeyman	
DWP (Sean Nicklaw/David Schneider/Graham Peace)	
SCE	
DWP (Ben Rodriguez/Scott Osborn/Ben Rodriguez III)	
DWP (Omar Diaz/Richard Olguin/Armando Estrella)	
DWP (Hector Avila/Nazir Fazli/Jorge Ramirez)	

Congratulations!

