

# REST INSURED



BY JEFF GELINEAU

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The Club's Auto and Home Insurance Partner



## Insurance in Mexico

Driving your car into Mexico carries some specific insurance needs.

You'll need to purchase Mexican auto insurance. No standard U.S. policy will extend coverage to Mexico. If you have time before you leave, purchase your coverage in advance through one of the many quality Mexican insurers online. If you wait until the last minute and purchase insurance at the border crossing, you may find that the coverage you get is not what you expected, and that could be bad news if you have an accident.

For infrequent visits, there are several places online where you can purchase Mexican auto insurance. If you travel to Mexico frequently, or are going for a longer period of time, you should give us a call. United Agencies now has an office that specializes in writing annual policies in Mexico through AIG Mexico. This is a very affordable option if you visit Mexico frequently.

### Here are some questions to ask:

1. Will the Mexican insurance company allow you to repair your vehicle in the United States or Canada?

Some Mexican insurance companies require you to fix your vehicle in Mexico. 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?

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. If this is a concern, look for a policy that offers to pay whatever the U.S. labor rate is, or up to a certain dollar amount per hour U.S. labor.

3. Does the insurance include legal service?

Legal service, which includes attorney fees, court costs and bail, is one of the most important coverages that should be included with every Mexican auto insurance policy. If there are serious 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. All ethical Mexican insurance providers should not make this coverage an option.

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 companies will add enhanced travel assistance coverages like medical evacuation – air or land ambulance. A typical air medical evacuation costs between \$10,000 and \$20,000, so it makes financial sense and brings peace of mind to have this coverage.

*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 based on a percentage of the vehicle's value. The most common is two 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.

*Theft deductible:* In most cases this is between \$1,000 and \$1,500. Most Mexican insurance offers deductibles based on a percentage of the vehicle's value. The most common theft deductible is five 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.

United Agencies is the Club's Partner in 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.

Call us today at (888) 801-5522. United Agencies Burbank. (CA License # 0252636.)

*Have a question?* Is there something about insurance that you've always wanted to know, but were too ashamed to ask? Maybe something that you've just always been curious about? Feel free to send me an email at [jgelineau@unitedagencies.com](mailto:jgelineau@unitedagencies.com), and I will try to answer your question in one of our monthly columns.

**Be safe and have fun!**

Call United Agencies Burbank today at (888) 801-5522.

CA License # 0252636

## LAPD

# Get Active, Fight Cancer

You are invited to join Team LAPD at the Revlon Run/Walk 2009.

Team LAPD is inviting all walkers/runners who want to raise money to fight women's cancers to participate in the Revlon Run/Walk 2009, a major annual fundraiser, set for Saturday, May 9 in Griffith Park.

Last year, through generous donations from friends and family of the 163 Team LAPD members, Team LAPD raised \$10,000 toward finding a cure for cancer.

You can register directly with Team LAPD at:

[www.revlonrunwalk.com/la/secure/TeamWebPage.cfm?PID=42690&eid=850080](http://www.revlonrunwalk.com/la/secure/TeamWebPage.cfm?PID=42690&eid=850080)

Use team code 33.

If you have already registered for the Revlon Run/Walk, you can go online and add yourself to our team.

### What you get:

- A Team LAPD T-Shirt (first 250 members)
- A Revlon Run/Walk T-Shirt
- A goodie bag from the event's generous sponsors, and
- Satisfaction from supporting a good cause.

If you are unable to join us for this event but would like to make a donation for Team LAPD, please visit:

[www.revlonrunwalk.com/la/secure/TeamWebPage.cfm?PID=42690&eid=850080](http://www.revlonrunwalk.com/la/secure/TeamWebPage.cfm?PID=42690&eid=850080)

### Information:

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At last year's event.

## LAPD

# LAPD Promotions

Three Captains move up a notch.

Effective March, 29, Capt. II Dennis Kato will be promoted to Captain III, Capt. I Evangelyn Nathan to Captain III, and Capt. I Kelly Mulldorfer to Captain II.

**Capt. Kato** is assigned as the Assistant Commanding Officer of Metropolitan Division. He joined the LAPD in May 1987. Capt. Kato will become the first Asian American to serve as the Commanding Officer of Metropolitan Division.

Capt. Kato has a Bachelor of science degree in occupational studies from the California State University at Long Beach. He is a member of the Law Enforcement Association of Asian Pacific and the California Narcotics Officers' Association. He is a coach in the Sansei Baseball organization in South Bay.

**Capt. Nathan** is the Commanding Officer, Wilshire Patrol Division. Upon her promotion and transfer to West Los Angeles Area, Capt. Nathan becomes the second female African American to command an operational Area. Capt. Anita Ortega recently became the Commanding Officer, Hollenbeck Area. Capt. Nathan joined the LAPD on June 29, 1981. She obtained a Bachelor of science degree in business administration from

California State University, Dominguez Hills. She is also a graduate of the FBI National Academy, West Point Leadership Institute, Supervisory Leadership Institute, and Command Development School.

Capt. Nathan is actively involved in the Oscar Joel Bryant Foundation, Los Angeles Women Police Officer Association, National Organization of Black Law Enforcement, FBI National Academy Association, and Association of Black Law Enforcement.

**Capt. Mulldorfer** is currently the Commanding Officer, Van Nuys Patrol Division. Upon her promotion and transfer, Capt. Mulldorfer will be the first female captain in Metropolitan Division history. She has been with LAPD since January 1981.

Capt. Mulldorfer is a graduate of the LAPD West Point Leadership Program, the FBI National Academy, and she holds a Bachelor of Arts degree in Organizational Management from The Master's College in Santa Clarita, California. Capt. Mulldorfer is a POST-certified Institute of Criminal Investigation instructor and regularly instructs a variety of law enforcement-related courses.

