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Many Americans and Canadians who travel across the Mexican border by car are not aware they need to have mexican auto insurance coverage in Mexico. It could cause a big setback to get into an accident without this coverage while traveling to Mexico on a holiday or vacation. Whatâ€™s worse is that if you do not have Mexican insurance coverage, you would be left with no way to be reimbursed for damages.

The Republic of Mexico requires proof that you can pay for damages to property or injury to persons not in your vehicle at the time of an accident. Although you may have coverage through your domestic policy, the Mexican authorities will usually only recognize those policies provided by authorized Mexican insurance providers. Thatâ€™s why it is so important to purchase a Mexican auto insurance policy before you begin your trip. There are several ways to do so.

It is recommended to purchase your Mexican auto insurance policy from a reputable vendor online. Reputable meaning that the Mexican government approves the policies that the vendor is selling. The best way to know is to find an online source that sells policies by companies that have either an â€˜Excellentâ€™ or â€˜Goodâ€™ rating with A.M. Best Company. Also check to see if they will provide you several coverage options and if the policies will allow your vehicle to be repaired or replaced in the USA or Canada in case of vehicle damage. Above all, see to it that the policy will be immediately available to you or the Mexican authorities.

With several online companies who sell mexican insurance, be sure to weed through them all to find a reliable one. While on the hunt, you may also want to look into Mexico Travel and Legal assistance as well as Mexico Medical insurance.

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