



Illinois Insurance Facts

Illinois Department of Insurance

Tips on Traveling into Mexico by Car

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Note: This information was developed to provide consumers with general information and guidance about insurance coverages and laws. It is not intended to provide a formal, definitive description or interpretation of Department policy. For specific Department policy on any issue, regulated entities (insurance industry) and interested parties should contact the Department.

If you are planning to travel to Mexico by car be aware that your Illinois automobile insurance coverage is **not** valid in Mexico. Therefore, before crossing the border you should purchase adequate insurance for your needs while in Mexico. The government of Mexico strictly regulates the entry of vehicles into Mexico.

Mexico Laws

- American and Canadian insurance companies or policies are not recognized in Mexico.
- Only authorized Mexican insurance companies are considered legal in Mexico.
- According to the Mexican law, all traffic accidents are considered both civil and criminal offenses.
- Mexico has a 20-30 kilometer "border zone" law that requires visitors going beyond "the border zone" to obtain a temporary import permit. The required information to obtain the permit is listed below.

Required Information to Obtain a Temporary Import Permit

- Proof of citizenship (passport or birth certificate).
- The appropriate immigration form (tourist card).
- A valid vehicle registration certificate, or document certifying legal ownership of the vehicle. It must be in the driver's name.
- The leasing contract (if vehicle is leased or rented) which must be in the name of the person driving the car.
- Valid driver's license, issued outside of Mexico.
- An international credit card, also issued outside of Mexico in the name of the driver of the vehicle.

Once all of the above information is provided you will be allowed to obtain an importation permit which is valid for **six** months. The vehicle may be driven across the border multiple times during the authorized period of the permit. However, you will be responsible for canceling the permit at the border where it was purchased or you will be charged a substantial fee.

NOTE: You will be asked to post a bond for your vehicle. If you have an international credit card you can pay the bond fee with that card. If you do not have an international credit card, or choose not to use it, you will be asked to post a bond (varies per make/model of the vehicle), payable to the Federal Treasury, issued by an authorized bonding company in Mexico. The bond fee can be recovered prior to departing Mexico **only** after the vehicle permit is returned to the Mexican Customs office.

Leased or Rented Vehicles

You should check with the leasing company or lien holder who has the title to your car to get permission to drive the car into Mexico. Leasing and rental companies may have different procedures for granting permission to cross the Mexican border with their vehicle and the type of verification you must obtain prior to travel. The vehicle must be in the name of the person who is driving the car in Mexico. If the vehicle belongs to a company, proper documentation showing you work for the company is required.

Purchasing Mexican Insurance

Mexican automobile insurance is sold in most cities and towns on both sides of the border. It is important to shop around for a reliable company from which to purchase your Mexican insurance. Following are some tips that may help you:

- Liability Only coverage is the minimum auto insurance required by the Mexican government. The only coverages included in this policy are: property damage caused by your vehicle, legal liability for injuries or death of persons not in your vehicle, and medical expenses for you or other people in your vehicle.
- Mexican insurance policies generally offer the same types of coverages as policies sold in the United States.
- It would be wise to purchase limits equivalent to the amounts you carry in the United States.
- When shopping for Mexican insurance, you may want to pay special attention to any exclusions or limitations that may be included.

Driving Dangers in Mexico

Driving in Mexico can be more dangerous than in the states. If at all possible, you should avoid driving at night. You should avoid driving at excessive speeds and be prepared to stop at any time. Listed below are some of the dangers you could encounter when driving in Mexico:

- Loose livestock can appear in the road at any time;
- Usually there are no warning signals at construction sites;
- Some cars only have one headlight and no brake lights;
- Many bicycles have no reflectors or lights;
- Driving signals may mean different things in Mexico than in the United States.

What You Should Expect if You're in an Automobile Accident in Mexico

- After an accident in Mexico, you and anyone else involved may be put in jail and the vehicles impounded until police find out there is sufficient insurance to pay for any damage or injuries.
- You can buy additional legal aid coverage to have an attorney available to help you.
- If you do have insurance you should report the accident to the Mexican authorities and follow the provisions in your Mexican insurance company's policy.
- If you are in an accident or have other vehicle-related problems and you do not have insurance you may be arrested and your vehicle impounded until the authorities can resolve the situation.

For More Information

Call our Consumer Services Section at (312) 814-2427
Or our Consumer Assistance Hotline toll free at (866) 445-5364
Or visit us on our website at <http://insurance.illinois.gov>

Additional information may also be available at: www.state.gov/travel