



Mexico Tourist Automobile Endorsement

Excess Liability endorsement for Death of Third Parties.

As described on the face of the insurance policy, this coverage insures the liability incurred by the Policyholder or any person who, with his express or tacit consent, uses the Insured Vehicle and who, as a consequence of the above-mentioned use, causes the death of a third parties. **This coverage does NOT apply to occupants of the Insured Vehicle.**

The payment of any indemnity under this coverage reduces, by the same amount, the respective insured sum, which may be reinstated at the request of the Policyholder and previous acceptance of HDI Seguros, in which case, the insured will have to pay the additional premium that may be applicable.

This coverage will apply once the primary liability insured amount which covers the liability of the Policyholder or driver of the Insured Vehicle for having caused the death to the third persons as a consequence of the incident has been exhausted and being duly credited the settled indemnifications **and that the aforementioned insurance policy is current and paid to the date of the claim.**

In the event of not having an insurance in force and duly paid for an insured amount of at least US\$50,000.00 (fifty thousand U.S. dollars) for the liability coverage, the policyholder will have to pay the difference between the sum insured limit on the automobile insurance policy and the required minimum of US\$50,000.00 (fifty thousand U.S. dollars), for the application of this coverage.

This coverage extends to cover the expenses and costs for which liability could be placed on the insured or any person, who with his express or tacit consent, uses the Insured Vehicle, up to the maximum limit of liability stated in the face of the insurance policy for this coverage, in case of lawsuit brought against him because of his responsibility for causing death to a third parties as a result of the accident.

i. – No claim will be paid when an insured fails to demonstrate that he has already covered the first US\$50,000.00 (fifty thousand U.S. dollars), by insurance policy or other means, for which he is liable as a consequence of the Incident.

ii. - There is no coverage for any claim arising from an incident that occurred prior to the effective date of this coverage nor after the expiration date of this coverage.

The English text is a courtesy translation of the official, legal document in Spanish. In the event of any conflict, the Spanish text shall prevail. You can view/download the official document at www.sanbornsonline.com/excessliabilityendorsement.