Welcome to

MexiHome®

The Insurance Solution for

Americans with Homes in Mexico

An Exclusive MexiPass® Product, providing
Mexican Insurance... the American Way™

Underwritten by AIG Mexico®

American Standards of Insurance Coverage

Americans have achieved the highest level of insurance protection in the World. Through many years of evolution, the insurance market in the USA has produced sophisticated insurance products to satisfy the needs of a demanding society of consumers.

When Americans purchase an insurance policy in the USA, they enjoy the peace of mind of a contract with proven and tested forms and conditions that will guarantee the quality protection that they expect for their assets and their liabilities.

Traditional Mexican Insurance Forms

Traditional Mexican Insurance policies are designed to be offered to their domestic market. This has resulted in insurance contracts that, while suitable for the demands of Mexican Nationals, do not offer the sophistication, quality and clarity of coverage and protection that Americans receive in the USA.

So, Americans should not compromise their standards by getting traditional Mexican insurance policies. Americans deserve the level of insurance coverage that is available to them in the USA.

The MexiHome® Difference

Attempting a "side by side" comparison between **MexiHome®** and any other traditional insurance policy offered for homes in Mexico is a challenging task: ***The differences are just too many and difficult to list!***

The following are just some highlights of why **MexiHome®** is the most suitable solution to protect you as a Home Owner in Mexico:

- **POLICY CONDITIONS:** MexiHome® reads just like the US ***HO5*** policy, a form that you and your Insurance Advisors can understand and feel very comfortable with.
- **PROPERTY COVERAGES:** With MexiHome® you get ***Special (All Risk)*** coverage, ***Replacement Cost***, ***TRUE Theft*** coverage for ALL your personal property, ***NO "funny exclusions"*** and ***Deductibles*** that are NOT based on "minimum wages"
- **LIABILITY COVERAGE:** Under MexiHome®, your liability exposures are handled just like they would be under a US policy: Your Insurance Company ***"will defend you and pay on your behalf"*** for ANY claim against you in Mexico, even if groundless!
- **CATASTROPHIC COVERAGES:** If elected, MexiHome® will automatically insure ***ALL your property exposures*** for Catastrophic Losses, ***for the same limits and values*** insured under the Property and Valuables Objects Sections!

A **MexiHome®** Policy provides you with the proper insurance so you, as an American, shall not have to sacrifice or compromise your standards of protection and settle for inferior coverage for your property and your liabilities as the owner of a home in Mexico.

Mexican Insurance…the American Way™

MexiPass® Insurance Programs are underwritten by **AIG-Mexico**, a wholly owned subsidiary of the American International Group (AIG), to fulfill the need for quality insurance protection for Americans in Mexico.

With **MexiPass®** products you will have the peace of mind of getting the best insurance coverage available for Americans in Mexico.

MexiPass® offers American Standards of Insurance Coverage...for your Personal Autos, Homes, Boats, Umbrella or even Commercial exposures in Mexico...and **MexiPass®** is made available to you, just like your other insurance at home, through the professional advice and services of your trusted Insurance Broker or Agent in the USA, for policies, claims or any other need for insurance services in Mexico!

With MexiPass® you will experience
Mexican Insurance...The American Way!™

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For additional Information on MexiPass® Products please contact your Insurance Agent or Broker.

MexiHome[PLUS]

MexiHome® is a breakthrough product within the Mexican Insurance Market. This is a Homeowners Insurance Policy underwritten by **AIG-Mexico** and exclusively designed for the growing number of Americans with homes in Mexico.

MexiHome® provides the same standard of protection that is available under the preferred Homeowners Insurance Policies sold in the USA..

MexiHome® looks, reads and feels like an American policy, with coverage that is not available in any other Policy offered for homes in Mexico.

PLUS, **MexiHome®** includes useful Home Services and offers you the option to insure your property and valuables against Earthquakes, Hurricanes, Floods and Tsunamis under the same policy!

POLICY SECTIONS

I.- Property Coverages:

MexiHome® covers your property in Mexico under the very broad "Special" or "All Risk" concept used in the USA, which means that all losses will be covered, unless they are specifically listed as excluded under the policy:

A.- Dwellings: Covers the Replacement Cost of the main structure of your Home.
PLUS, you may include coverage for other detached dwellings, such as Guest Houses, Caretakers Quarters and even Rental Units.

B.- Other Structures: Covers your other detached structures, such as Garages, Pool Rooms, Cabanas, Equipment Rooms, etc., all at their Replacement Cost.

C.- Personal Property: Your personal belongings will be covered anywhere in Mexico. Property owned by your guests or employees will also covered at your residence. All personal property is covered at Replacement Cost.
MexiHome® includes automatic coverage for certain valuable property, such as money, securities, jewelry, fine arts, sporting equipment and property used for business purposes, up to Special Limits .

PLUS, you have the option to increase your coverage by listing any of your more valuable property under the Schedule of Valuable Property Section.

D.- Loss of Use or Rental Income: You will be covered for your additional living expenses and optionally for the loss of rental income if your home is involved in a covered property loss.

MexiHome® also provides automatic coverage under the Property Section for Debris Removal, Reasonable Repairs, Trees, Shrubs and Plants, Property Removed, Credit Card Fraud and even Collapse of the buildings!

II. – Liability Coverages:

E.– Mexican Liability: MexiHome® allows you to select limits of liability up to USD $2,000,000 to protect you and your family members for any lawsuits or demands presented against you, anywhere in Mexico . Your legal defense is provided and paid by attorneys selected by the Insurance Company and you will not be subject to any deductibles.

F.- Medical Payments to Others: In order to reduce potential lawsuits you will be automatically entitled to spend up to $1,000.- in necessary medical expenses for third parties or for your residence employees, for injuries that may be caused by you, or a family member, or your residence employee, or even your family pet, anywhere in Mexico.

III.- Catastrophic Coverages:

G.- Earthquake & Volcanic Eruption;

H.- Hurricane, Cyclone, Windstorm & Hailstorm;

I.- Flood;

J.- Tidal Waves & Tsunamis

MexiHome® allows you to optionally insure your dwellings, personal property, loss of use and scheduled valuables against losses due to any of the above catastrophic losses.

Coverage is for the Replacement Cost of your property, after the prescribed deductible and your percentage share of every loss; but this important coverage is readily available to protect you against such devastating events!

IV.- Scheduled Valuable Objects Coverage:

K.- Fine Jewelry;

L.- Silverware;

M.- Art Objects;

N.- Other Scheduled Objects:

Under this section you have the opportunity to include a list of any property of special value and property that exceeds the Special Limits provided under Coverage C. You will have the peace of mind of knowing that all your personal items in Mexico will be covered for their appropriate values.

V.- Home Services:

O.- Plumbing Service Calls;

L.- Locksmith Service Calls;

M.- Plate Glass Services;

N.- Other Home Repair Service Calls:

MexiHome® covers up to $100.– for any the above Home Service calls, up to five times during your policy year.
Just another way to assist you with your home protection needs in Mexico!

For additional Information on MexiPass® Products please contact your Insurance Agent or Broker.