



# Baja Bits & Bytes

NEWS AND UPDATES FROM DISCOVER BAJA TRAVEL CLUB

FEBRUARY 2013

## Changes in Law for Mexican Vehicle Liability Insurance

Mexican Federal Law has changed regarding liability amounts for death coverage. Formerly, compensation in case of a death was calculated on 730 days of the General Minimum Wage or the Highest Professional Minimum Wage. The new law stipulates that death compensation will be based on 5,000 days of the General Minimum Wage or the Highest Professional Minimum Wage. Formerly, in general, \$50,000 liability was enough. THAT IS NO LONGER THE CASE. To make matters even more complicated, each state in Mexico has a different minimum wage, so each state has a different death liability amount. To give you an idea, in Baja California (Norte) the death liability could be \$143,838 per person while Baja California Sur it could be \$335,223 per person.

Both of Discover Baja's insurance companies have been working with their lawyers to clarify this issue and offer new products. They have been accommodating to their customers. If you have an ACE Seguros insurance policy written before February 1, 2013, ACE will increase the liability amount to \$300,000 until the end of the policy at no additional cost to you. If you have an HDI policy written before February 21, 2013, they too will increase the liability of existing policies at no additional cost.

We are writing the new liability amounts of \$300,000 and \$500,000 into our insurance programs, and will keep you posted of any other developments. If you have questions, be sure and give us a call at Discover Baja Travel Club (619) 275-4225 or (800) 727-2252.

Get Ready for the



Border crossing lanes into the United States have never won any popularity contest. But, judging by usage and numbers of cars, the Ready Lanes are rapidly becoming quite popular.

Surprisingly CBP (Customs and Border Patrol) officials estimate that up to 40 per cent of the people who cross at San Ysidro (the busiest last border crossing in the world) have the required documents to use the Ready Lane.

These documents (with radio frequency transponders imbedded) include:

The U.S. Passport Card

The Enhanced Driver's License (EDL)

(EDLs are recognized from these U.S. states and Canadian provinces—not California)

Michigan

New York

Vermont

Washington

British Columbia

Manitoba

Ontario

Quebec

The Enhanced Tribal Card (ETC)

The Trusted Traveler Cards (NEXUS, SENTRI, Global Entry and FAST cards)

The new Enhanced Permanent Resident Card (PRC) or

The new Border Crossing Card (BCC).

Additional information can be found online at:

[https://help.cbp.gov/app/answers/detail/a\\_id/1211/~/~ready-lane-document-requirements](https://help.cbp.gov/app/answers/detail/a_id/1211/~/~ready-lane-document-requirements)

CBP estimates that the use of the Ready Lane saves 20 seconds per vehicle, time that quickly adds up given the tens of thousands of travelers who cross daily. The best news is that as many as 12 Ready Lane inspection booths can be used for this purpose at the San Ysidro, and that at Otay Mesa, we observed that of all the non-SENTRI lanes at the crossing, seven were Ready Lanes while only two were non-Ready Lanes!

## Road Construction, Diversions And Delays

Anyone traveling to Baja over the past few months has noticed that a stretch of the East-bound lanes of the “highway” parallel to the border in Tijuana (used by most visitors to Baja to return to the U.S.) is in a state of major reconstruction, the final phase of the project which has remarkably improved the roadway from the border to the Tijuana-Ensenada toll road.

One can follow the detour (desviación) signs where the construction begins (and hope that some signs for making critical turns have not been taken, or fallen, down), or take an alternative route that many of our members, and we also have used.



ONLY IN MEXICO

The alternative is as follows:

- 1) After you pay your last toll and continue past Playas de Tijuana (on your left), the road turns sharply right and you are headed East.
- 2) Continue East several miles until you get to the “cloverleaf” where the sign directs you to the exit on the right for San Diego.
- 3) Do not turn right, but continue straight. This road becomes Benito Juarez and Calle Segundo (Second Street). Second Street is the street where you would eventually end up going home the old way (you turn left onto it at the corner where the old green Mexitlan building is), a block or two before you see the overhead green signs for San Diego or Col Federal (if you’re using the Senti lanes or Ready Pass lanes).
- 4) Following this route from the “cloverleaf” is a straight shot, and although on surface streets, traffic moves rapidly.
- 5) There are no turns to miss and it brings you to the familiar overhead San Diego and Col Federal signs. (If you don’t want Col Federal for SENTRI or Ready Lane, be sure to be in the second lane from the left, for San Diego.)

## Crime Rate In Baja Drops

Sandra Dibble, experienced San Diego Union-Tribune journalist reporting of Baja California affairs, wrote recently that “Violence in Mexico appears to have leveled off or declined in the past year.” This is based on a new study released by the Trans-Border Institute at the University of San Diego.



“The analysis suggests that Mexico could be turning a corner,” Dibble reports, “following a period of unprecedented violence as trafficking groups battled each other and government forces. It estimates that the total number of homicides in 2012 fell to somewhere between 20,000 and 25,000 following a record high in 2011, when one Mexican government tally showed more than 27,000 killings.”

Most Discover Baja members continue to feel as safe south of the border as they do north of the border. Our own experience of traveling to Mexico several times a month would be in total agreement with and validate that assessment. Those who “wouldn’t think of crossing the border” due to obsessive concerns about their safety are missing some world-class experiences right in their own back yard.

## Tripui Casita For Sale

Beautiful, completely-furnished, turn-key house available in Tripui, south of Loreto. Space A-19, with parking and patio in front and cactus garden in the back. Living area has two ton air conditioner and four ceiling fans. Includes TV-VCR, Telmex telephone, landline with internet connection. Bedroom has walk-in closet, and full bathroom with tub.



Lots of storage, drawers, bookcase, leather sofa with end tables. Kitchen area has two refrigerators, chest freezer and gas stove top. Dining area has tile table with six chairs. Mexican dishes and pots and pans included. Detached brick bodega with hot water heater, washer and dryer, sink, toilet and plenty of storage space. Just \$95,000 USD. Local phone 133-0504, or US phone 619 467-5958.

## Gas Prices In Baja



PEMEX prices have increased slightly over the past month, but are considerably lower than US prices: Magna (regular) \$3.18, Premium \$3.44 and Diesel \$3.38.

## Peso Exchange

As of 2/15/13, the Mexican Peso is exchanging at 12.69 to the US dollar.

## ***FROM OUR MEMBERS:***

### **COMMENTS, INFORMATION AND "FIELD NOTES" FROM OUR DISCOVER BAJA MEMBERS**

Discover Baja member Larry Lucore wrote to let our members know that "The launch ramp in Punta Chivato is chain linked and closed. There is no water and the road going in is bad."

Thank you, Larry



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