



ACCIDENTS AND CLAIMS

If you have an accident:

It is extremely important that you report any accident **WHILE YOU ARE IN MEXICO**. Waiting until you return to the United States or Canada could result in claim denial or a reduced payment.

- If you are involved in an accident in Mexico, tend to any personal injuries first, and remain as calm as possible.
- Dial the emergency hotline 066 (this is the equivalent of 911 in the U.S.). Make sure they send out someone to make a report. The accident report is very important to have in order to file a claim.
- Have your FMM, passport and insurance policy ready to show the authorities when they arrive at the scene.
- Get the contact and insurance information from the other drivers involved in the accident
- Get in contact with the insurance company as soon as possible. Call the toll free number listed on your policy (HDI Seguros toll free within Mexico 01.800.019.6000 or direct 01.477.710.4781, ACE Seguros toll free within Mexico 01.800.362.7288 or direct 01.818.374.8053). The insurance representatives in the claims offices are bilingual, so you will be able to handle matters in English.
- When you call the insurance company to report the accident, also speak to the Legal Aid department for advice and assistance in dealing with authorities. You have the right to ask for an attorney if taken to the police station.
- Do not sign anything (especially settlement agreements) or take any payment from others involved in the accident without consulting with the insurance company. Doing so could void your insurance coverage.

If the accident is minor, you should not experience any lengthy delay in your trip. If the accident is serious, both vehicles will likely be impounded until the police determine fault. Be sure to obtain and save a copy of the police report for insurance purposes. Once back from Mexico, you can follow up on a claim by calling 1.800.284.9783 for HDI and 1.866.223.8023 for ACE.

If your vehicle is stolen:

It is extremely important that all claims are reported **WHILE YOU ARE IN MEXICO**. Waiting until you return to the United States or Canada could result in claim denial or a reduced payment.

Call the claims number on your policy right away (HDI Seguros toll free within Mexico 01.800.019.6000 or direct 01.477.710.4781, ACE Seguros toll free within Mexico 01.800.362.7288 or direct 01.818.374.8053).

They may send an adjuster out to the scene to take a report. You will also need to report the theft to Mexican authorities. The claims adjuster will direct you in doing this.

You should also make sure to report the theft to the country your vehicle is registered in as well as the DMV.

If you need assistance you can call the Discover Baja office at 800-727-2252