



THIS ENDORSEMENT CHANGES THE COVERAGE AGREEMENT. PLEASE READ IT CAREFULLY.

ARIZONA MUNICIPAL RISK RETENTION POOL LIMITED MEXICO COVERAGE ENDORSEMENT

This endorsement modifies insurance provided under the following:

MUNICIPAL AUTO COVERAGE FORM

WARNING

AUTO ACCIDENTS IN MEXICO ARE SUBJECT TO THE LAWS OF MEXICO ONLY – **NOT** THE LAWS OF THE UNITED STATES OF AMERICA. THE REPUBLIC OF MEXICO CONSIDERS ANY AUTO ACCIDENT A **CRIMINAL OFFENSE** AS WELL AS A CIVIL MATTER.

IN SOME CASES THE COVERAGE PROVIDED UNDER **THIS ENDORSEMENT MAY NOT BE RECOGNIZED BY THE MEXICAN AUTHORITIES** AND WE MAY NOT BE ALLOWED TO IMPLEMENT THIS COVERAGE AT ALL IN MEXICO. YOU SHOULD CONSIDER PURCHASING AUTO COVERAGE FROM A LICENSED MEXICAN INSURANCE COMPANY BEFORE DRIVING INTO MEXICO.

A. COVERAGE

The following is added to the Coverage Period And Coverage Territory Condition in the Municipal Auto Coverage Form:

The Coverage Territory is extended to include Mexico but only for trips into Mexico of 10 days or less.

B. EXCLUSIONS

The following Exclusions apply in addition to the Exclusions in the Municipal Auto Coverage Form:

This insurance does not apply:

1. If the covered "auto" is not principally garaged and principally used in the United States.
2. To any Covered Entity who is not a resident of the United States.

C. CONDITIONS

With respect to the coverage provided by this endorsement,

1. The Other Coverage Condition in the Common Conditions is replaced by the following:

The coverage provided by this endorsement will be excess over any other collectible insurance.

2. The following Conditions apply in addition to the Common Conditions and the Conditions in the Municipal Auto Coverage Form:

- a. The Pool will not pay for "damages" because of "bodily injury" or "property damage" caused by an "accident" that occurs in the Republic of Mexico unless the original "suit" for "damages" is brought within the United States of America.

- b. If a "loss" to a covered "auto" occurs in Mexico, the Pool will pay for such "loss" in the United States. If the covered "auto" must be repaired in Mexico in order to be driven:

- (1) The Pool will not pay more than the actual cash value of such "loss" at the nearest United States point where the repairs can be made; and

- (2) The Pool will not pay the cost of towing, transportation and salvage operations while the covered "auto" is in Mexico.