September 16, 1939

Brown & Stokes, Agents,
Sarasota, Florida

Gentlemen:

(Re: AP 303070-G - John F. Bass, Jr., Guardian)

In acknowledgement of your letter September 13th, it is necessary that we obtain authority of our Home Office to grant Mexican coverage, however, before handling this case accordingly we would like to know circumstances under which the automobile is being used in and around Mexico City; also whether or not similar insurance as afforded by our policy has been obtained in a Mexican Company.

Frankly, Mexican coverage in an American insurance company is of very little value and if we grant such coverage under this policy we want the insured to be well aware of the fact that we cannot be of assistance should he get into trouble with the Mexican authorities. In Mexico an automobile accident is considered a criminal offense and the Mexican authorities will not accept a policy issued by an American insurance company as sufficient for the release of the offender. Anyone exhibiting to Mexican authorities evidence of automobile insurance in an American insurance company in the event of an accident might find himself worse off than if he did not have any insurance. Peculiarities of the Mexican law are such that protection of any value can only be secured from a Mexican insurance company; it seems that they want to keep the business at home and become offended if insurance is not written by some company duly authorized by the Mexican authorities to write Mexican coverage.

We understand that premium rates charged by the authorized companies writing Mexican coverage are very reasonable. Even if our Home Office approves amendment of this policy to provide that it is extended to apply while the automobile is being used for trips into the Republic of Mexico, it is our suggestion that this insured be advised to supplement our policy by obtaining insurance in a company duly authorized by Mexican authorities to write automobile insurance--for the sake of having some actual protection.

We await your further advice in this connection.

Yours very truly,

ELTON TINGLE
Superintendent of Casualty Insurance