

Frequently Asked Questions

IS INSURANCE FOR MEXICO REQUIRED?

Yes, on federal highways in Mexico it is required. This is a new law as of July, 2013. Also please remember that Mexico does NOT recognize insurance from Canada or the United States. If you are involved in a mishap having representation from your adjuster with a Mexican insurance company will make your situation much better. It is very much recommended.

WHO DO I CALL IN CASE OF AN ACCIDENT?

When purchasing your insurance with Don Smith Mexico Auto Insurance you will be given a Mexico toll free phone number. If you have an accident you will call that number. They are open 24/7 and speak English. They will assist you.

WHAT ABOUT TRAILERS?

Mexico insurance law states that vehicles pulling trailers must insure them with the same company for the same limits of coverage as the main vehicle. Failure to comply with this regulation will make your policy null and void.

WHERE AND FOR HOW LONG CAN I PURCHASE MY VEHICLE PERMIT?

Your "all of Mexico" vehicle permit may be purchased for 180 days (unless you have an FM-3) at kilometer 21 just 13 miles south of the Border at Nogales. If you decide to enjoy the "Free Zone" and change your mind to travel further south there is no problem. You may purchase it at the check point at kilometer 98 south of Guaymas at Empalme.

MAY I TURN IN MY VEHICLE PERMIT AT A DIFFERENT PORT OF ENTRY?

Yes, you may. Be sure to find the Banjercito office at the exiting port of entry and follow through with the correct procedure. If you do not it will very difficult to take care of the matter after you have returned home.

WHAT ABOUT ALL OF MEXICO VEHICLE PERMITS AND VISAS?

Your "all of Mexico" vehicle permit is a 180 day permit. Your long term "visa" permit is also for 180 days. Both of these documents are multiple entry. If you are leaving Mexico for the last time it is very important to turn in your vehicle permit. Remember you have paid a bond for your car to be in Mexico. If you want your money back it is a must you return the permit. DO NOT TRY TO DO THIS "LONG DISTANCE" after you are home.

WHAT IS THE COST OF THE BOND WITH THE NEW 2011-2012 RULES?

If you have a vehicle that is the year 2000 or older the fee is \$200 U.S. dollars. For a vehicle that is 2001 to 2006 the fee is \$300 U.S. dollars. If your car is a 2007 or newer the fee is \$400 U.S. dollars. YOU MUST TURN IN YOUR CAR PERMIT WHEN RETURNING HOME! This will be the only way you can get your bond

money back. If you gave them your money on a credit card it will be returned on your credit card. Please allow 7 days for the transaction to take place. If you gave Banjercito cash then you will receive your cash at the time you turn in your permit.

WHAT ABOUT BANK FINANCED OR LEASED VEHICLES?

Banjercito understands that many folks finance or lease vehicles. Vehicle permits for these vehicles are available using the same system as owned vehicles.

CAN I INSURE A RENTAL CAR?

We are not allowed to insure a rental car without a notarized letter of permission from the car company to do so. Usually the rental car agency has its own company that it deals with.

CAN'T I JUST TAKE A RENTAL CAR AND GO TO MEXICO?

The answer to this is no. Remember the car you rented probably has a GPS on board. They will know you went to Mexico and you may find a serious financial surprise when you turn the car in.

WHAT DOCUMENTS WILL I NEED TO GET MY CAR PERMIT?

To obtain your vehicle permit you must show your "current" registration or a "copy" of your title. It is not necessary to travel with your title.

MAY I LOAN MY CAR TO ANOTHER PERSON?

Family and friends may borrow your car with your permission in Mexico. In the case of borrowing a friend's car to travel to Mexico that is not permitted any longer. If the car is not in the name of the person driving you will not be able to obtain a vehicle permit.

WHAT ABOUT A COMPANY CAR?

If you are authorized to drive a vehicle that is owned by the company you are employed with, you will need a signed and notarized letter giving you permission to use it. Your letter must state the owner's name (company), year, make and model of the car. It must include the serial number and state the time and days it will be used in Mexico. The letter must be signed by one of the principals of the company. If you are the owner of the company, then you still have to create the letter even though you are loaning your car to yourself.

MUST I HAVE A PASSPORT?

Homeland Security requires you to have a passport to re-enter the United States. Mexico also requires you to have a passport to travel in the country.

MUST I GET A "VISA" PERMIT TO VISIT THE FREE ZONE?

The answer is yes. You are not required to have a “vehicle permit” to travel in the free zone but you must get a “visa” permit to travel to any location in Mexico even if it is short term and in the free zone.

MUST I PAY THE TOLL ROAD FEES IN MEXICAN MONEY?

This season (2011-2012) the toll booth in Nogales will accept your U.S. currency. Beyond there you must pay in pesos or on your credit card.

SHOULD I CONVERT MY DOLLARS TO PESOS?

There is no rule that states you must. Mexico banks are being more cautious about large amounts of currency being converted. Money laundering is a big thing these days. How does that concern you? Larger companies and resorts can take your U.S. currency easier than the little business that will be required to have a bank account to convert the dollars you just paid them. In this case pesos are easier to deal with. In the case of purchasing gas for your car it can be confusing. You will have to convert liters to gallons and then pesos to dollars to try to figure out your purchase. When the attendant rings up the pump for \$2,000 pesos and you hand them \$2,000 pesos you are done. The person at the other pump is still messing with his calculator.