

Fender Bender

FENDER BENDER PROTOCOL: 7/23/09

Fender benders can be no big deal in Mexico or Central America, Right? They usually involve only minor damage to the other vehicle more so than your RV. You reach for your money and give the other driver involved, a couple of 20's and go on your way. That's all there is to it...Maybe not! Let me stress several things to remember after a minor accident down south. It's important to determine if anyone in the other vehicle appears injured. If there are no injuries, you and the other driver can negotiate a fair settlement without involving the local police. Keep a low profile by pulling off on a side street if possible. Ask if other members of your group witnessed the accident. Regardless of who was at fault, you will probably have to make an offer of US Dollars to resolve the issue, otherwise the problem will not go away. Local folks know that since your RVing around their country you have money for expenses.

To determine a reasonable amount to pay and since there is no professional help at hand, you and the party involved and members of your group, should inspect the areas where the alleged damage occurred. Look carefully for indications of previous bumps and dents that have not been repaired, and take into consideration such things as normal 'wear and tear'. Once both of you agree on a cash settlement, ask for a Driver's License(DL) and make note of the name and license number. If the driver doesn't have a DL, it's not your problem. Any (photo) ID will do. You need the driver's name. Note of the make, model, and color of the vehicle involved. Record the tag number as well.

When you have this information, hand write a receipt for the amount of the payment with driver's name and license#, and a brief description of the damage done to their vehicle. Have the driver sign and date the receipt. Do not make an admission of guilt. (If they insist, give them your personal information as well.) The receipt provides a record of the minor 'fender bender' and proof that the incident was not a 'hit and run'. If someone were to make that accusation later you've covered. Once this has been accomplished it would be best to leave the area.

I want to point out several things to remember. One, If possible, travel with others so they can act as witnesses in case your involved in a fender bender. And, have sufficient US

Dollars at your disposal. You never know when some US\$ will be needed.

Here is another scenario that can happen. Be alert for staged or 'caused accidents' while traveling...anywhere! This type of fraud can happen in Mexico as well as in Central America. Be aware of this scam and follow these driving tips. Avoid tailgating...sudden stops is a favorite tactic of staged accident criminals. I try to use a 10 second following distance. Remember, your not in a hurry! Here's another: You and the vehicle you're following is suddenly passed by a 'speeder' who then 'swoops' in front of the lead vehicle. This causes the driver in front of you to slow down abruptly, or 'squat'. Guess what...if you've been 'tailgating' you'll probably be unable to stop the RV and avoid rear ending the 'squat'. The 'swoop' car races away, never to be seen again. You can't prove what happened so this one will probably have to be settled with US\$ too. Local police may only compound the problem.

Anyway way it happens, you'll have to pay 'out of pocket' expenses for damage to your RV and/or your other vehicle. Just consider a minor fender bender incident part of the cultural experience.

ACCIDENTS AND INJURIES:

In Mexico and Central America a major traffic accident may be considered a serious crime. It is possible that you will be detained by the authorities and your RV and/or your other vehicle impounded until they conclude their investigation. This process can take time. Should you be unfortunate as to be involved in a serious accident, do the following immediately: Drive the RV (or your other vehicle?) out of the way so that traffic doesn't slam you from behind. Pull over and park as close to the scene of the accident as possible, and turn the ignition off. Turn on hazard flashers to warn other drivers. Compose yourself for a few seconds so you can think clearly. Don't 'light up' to relax - there may be gasoline spilled around the scene. Notify the police with whatever means you have available. Set out warning markers and flares if you can't move vehicles. If people in the accident have been injured, administer first aid if you can. Don't try to move the injured yourself unless there is a life threatening situation! The overwhelming inclination is to help, but in some circumstances the less you do the better.

Follow the procedures outlined in your Insurance Policy. In case

of an accident, it is wise to be prepared. Keep a few extra copies of a generic 'Witness Card', an 'Accident Checklist', and an 'Accident Report Form'.

Recording the necessary information ASAP facilitates submitting a claim later. Also, take pictures of the damage and of the accident scene...they may speak louder than words!

Caravan Insurance Services of Livingston, TX offer a Mexican 'Liability Only' Policy that includes Legal, Travel Assistance, and Medical, all in one package. I've insured with them for years. For information and quotes, call Donna Ellison at: (800)489-0083 or e-mail <insurance@livingston.net>. There are lots of Insurance folks out there so the choice is yours.

American International Underwriters (AIU) is the only company that presently writes Foreign Vehicle Tourist Insurance for US and Canadian Citizens traveling throughout Central America. There are two coverage options available. 'Liability Only' and 'Full Coverage'. Policies can be written from 1 to 12 months. Keep in mind, our caravan will be in country for six (6) out of the 10 months. Full Coverage is VERY expensive and I believe the cost is prohibitive! One of the couple on our '04 trip choose 'Full Coverage' valuing their MH at \$120K. Six months coverage cost \$8K!!!

For information and application forms, contact Andrea Nelson, the International Sales Manager for Thum Insurance Inc., at (800)968-8486 during regular hours, or e-mail <andrea@thuminsurance.com>. Mention that your a member of Bob Gambol's MXCA2010 private caravan and receive preferential treatment. AIU likes to insure small groups traveling together because of the 'Safety in Numbers' presence. Don't confuse special treatment with special prices, there's no such thing!

Here's another alternative to consider - buying a minimum Liability Insurance Policy in each of the countries you'll be traveling through. It's not as easy as it sounds. The Insurance Corporation of Belize (CTB) has an office a few km from the Port of Entry (POE). They have parking for RVs. Not a problem here. In 2004, most insurance offices in some of the other six countries were located in cities far from the POE. Of course they usually have regular business hour and are closed on weekends. This means you'll have to drive without insurance

until you find them open. Not a good idea. OK, the rest of the caravan is going to wait for you. It's Monday...now lets go into town and buy insurance? You'll have to find a parking space because in some cases the VIN has to be verified by the agent. Unless you speak some Spanish it may be difficult to convey to the agent what you want for coverage. When you cross borders with the insurance in hand, your not only legal but you'll be spared the frustration of locating an insurance office, and so forth. Case closed!

Bob Gambol