# TAO HOMEOWNERS INSURANCE PROGRAM

## PEACE OF MIND THROUGH COMPREHENSIVE PROTECTION

# INTRODUCTION

TAO Inspired Living announces the start of the Homeowners Insurance Program.

Through this program, our owners will obtain insurance for their units at the most competitive rates on the market and the resulting premium will be included in the Homeowners Association Fee.

Extended coverage and different insurance products at discounted rates will also be available for owners who want to increase their level of protection.

# PROVIDERS

1. INSURE IN MEXICO

Integrating over 10 years of experience insuring cross border real estate transactions and with a strong local presence, Insure in Mexico will act on behalf of TAO Owners to procure the best available rates and make obtaining insurance a streamlined procedure

2. AXA

One of the leading insurance companies in the world. AXA has strong financial standing, ample experience and a robust service network in the Riviera Maya area

# HOMEOWNERS INSURANCE

- Issued through a “Blanket” or Master Policy
- Policy issued by AXA Insurance Company
- Covers all units located within TAO
- Owners will be covered for their particular unit
- Covers common areas for damages and liability
- Premium calculated at a discounted rate
- Issued and claimable in US dollars
- Includes coverage over most common risks
- Additional coverage can be included for each unit
- Claims can be filed individually

# COVERAGES

- Building/Structure: Covers the physical construction of the unit, pools, patios and outdoor areas, including installations for water, light, sanitation, and other fixtures thereto
- Hurricane: Covers damage to building arising from strong wind, flooding or any damage due to Hurricane
- Liability: Covers third party liability over events taking place in individual units and common areas affecting property or individuals
- Fire: Covers loss or damage due to fire
- Assistance services: Covers fees for emergency repairs
- Debris Removal: Expenses caused by disassembly or transport, necessary to perform repairs
- Glass breakage: Replacement of windows, panes or similar items located within the unit

# ADDITIONAL COVERAGES

Coverage than can be obtained by the Insured at an additional cost:

- Increase of Insured Amount on any coverage established in the policy

- Inclusion of theft and damage to contents of unit with different insured amounts established according to value

- Extra Expenses: Expenses incurred by the Insured due to rent of a residence; also extended to moving costs, insurance for transportation of household goods, and storage of the same

# AMOUNTS AND COSTS

1. Insured Amounts

- Damage to Structure (Hurricane or Fire) – $14,250,000 US
- Third Party Liability Amount: $5,000,000 US

2. Premium

- Annual Premium Amount per unit of $450 US

# DEDUCTIBLES

- Hurricane Coverage Building: 12% of loss amount
- Fire: $49 pesos
- Liability: None
- Debris Removal: None
- Assistance Services: None
- Glass Breakage: $59 pesos

# ADDITIONAL PRODUCTS

- RENTERS: Insurance policy covering damage and liability for units rented to various occupants
- AUTO: Auto insurance with specific products for foreign or national plated vehicles
- HEALTH: Different plans available covering the best medical network in the country
- LIFE: Wide array of products with flexible plans
- OTHERS:  Insurance for specific risks or items

# CONTACT

EDUARDO SANCHEZ

EMAIL: eduardo@insureinmexico.com

Phone From Abroad: (521) 5513336825

Phone From Mexico: 5513336825