



SEMINARIO

SINIESTROS

2023

Producto Borderless / Binacional

Claudia Hernández

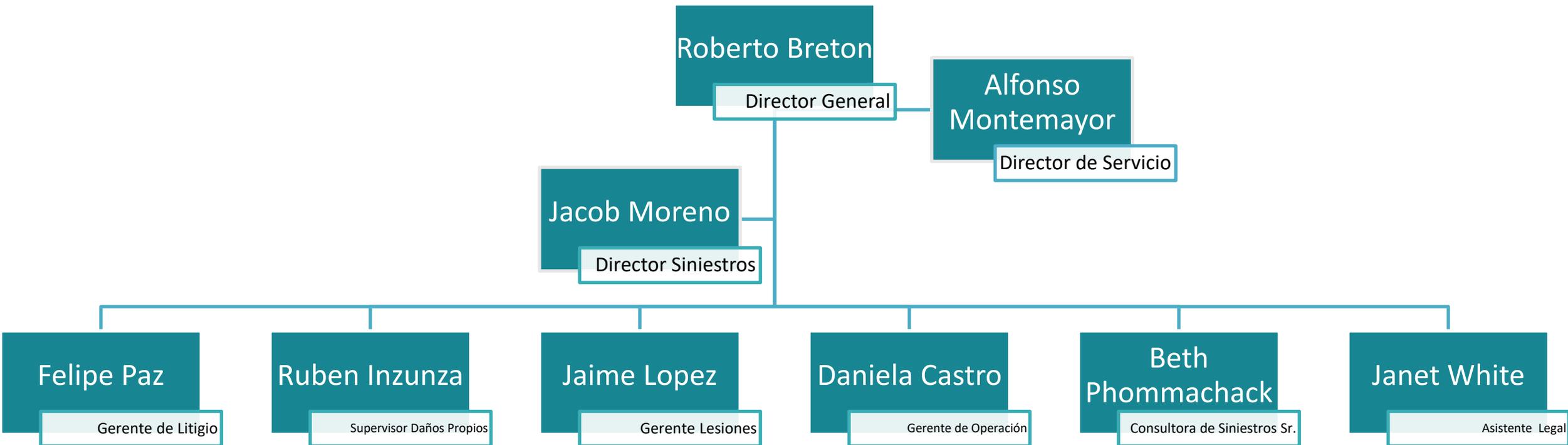
Qualitas Insurance Company

Qualitas

Qualitas Insurance Company



Departamento Siniestros



HAZ lo que dices que harás, HAZLO cuando dices que lo harás y HAZLO bien desde la primera vez...

Recuerda que, del servicio de cada uno de nosotros, depende el destino de todos”

Qualitas Insurance Company

Producto Borderless / Binacional



Qualitas Borderless Auto es un programa diseñado para dar cobertura en Estados Unidos, extendiendo la misma a **todo México**, para personas que conducen vehículos con registro vigente en California, pero que viven en México.

Binacional, es el nuevo programa similar a Borderless, pero con la diferencia que ahora pueden residir en EUA.

La póliza de ***Auto Sin Fronteras*** es única en el mercado, ya que es la primera póliza de auto verdaderamente *binacional*, la cual extiende **todas** las coberturas contratadas a **todo** el territorio Mexicano.

HAZ lo que dices que harás, HAZLO cuando dices que lo harás y HAZLO bien desde la primera vez...

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Qualitas Insurance Company

Producto Borderless / Binacional Flujo Atencion Siniestro en México



Reporte a Cabina Nacional /
Cabina Asigna Ajustador

Ajustador llega a su atención

Otorga ordenes/pases segun sea
necesario

**

*O se van al MP

*En el caso de que no lleguen a un
arreglo en cruceo los llevaran al MP
y si hay alguna problemática se
tendrá que turnar a Legal.

QIC Paga y Cierra expediente

*Llegan a un acuerdo y nos
envían solicitud(es)
correspondiente (s) de pago

*Asignan abogado y notifican
a QIC

*Ajustador pide al coordinador de
la zona le apoye con el envio a
**Cabina Nacional Solicitudes de
Abogados** la solicitud de atención

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Qualitas Insurance Company

Producto Borderless Caratula



CA
QBCPA

TX
QBTPA

BORDERLESS AUTO DECLARATION PAGE

NEW POLICY
POLICY NUMBER:
QBCPA2000118-03

IN CASE OF AN ACCIDENT
Please report to the police and
In U.S.A. to the following number: 1-844-765-6379
In Mexico to the following number: 800-062-4850 or 011-52-55-1253-4744

Named Insured & Mailing Address KRISTOPHER BRIAN BEET 3849 1/2 NORMAL ST SAN DIEGO, CA 92103 Phone: (619) 777-0846 E-Mail: beetkris@gmail.com	Policy Period From: 10/22/2022 To: 10/22/2023 Time: 12:01 AM at Standard Time at	Producer Name & Address QUALITAS PREMIER INSURANCE SERVICES 4545 MURPHY CANYON RD. #300 SAN DIEGO, CA 92123 Agent/Prod Code: 000002-020
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In return for the payment of the premium and subject to all the terms of this policy, we agree with you to provide insurance as stated in this policy.
THIS POLICY CONSIST IN THE FOLLOWING COVERAGE PARTS IN WHICH A PREMIUM IS INDICATED

COVERAGES	LIMITS & DEDUCTIBLES	PREMIUM			
		VEHICLE # 1	VEHICLE # 2	VEHICLE # 3	VEHICLE # 4
LIABILITY COVERAGE	BODILY INJURY	\$ 15,000 per person	\$ 127	\$ 127	
	PROPERTY DAMAGE	\$ 30,000 per accident	\$ 188	\$ 188	
	COMBINED SINGLE LIMIT	\$ 25,000 per accident	N/A	N/A	
UNINSURED MOTORIST	BODILY INJURY	\$ N/A per person	N/A	N/A	
	PROPERTY DAMAGE or CDW	\$ N/A per accident	N/A	N/A	
MEDICAL PAYMENTS	\$ 5,000 per accident	\$ 40	\$ 40		
COMPREHENSIVE-(ACV) Less Deductible	Ded #1 \$500 #2 \$500 #3 #4	\$ 63	\$ 83		
COLLISION-(ACV) Less Deductible	Ded #1 \$500 #2 \$500 #3 #4	\$ 329	\$ 413		
Forms and endorsements that are part of this policy: QBCPA 102 02 20 20 QBCPA 110 03 20 20 QBCPA 103 11 01 16 QBCPA 112 03 20 20 QBCPA 104 11 01 16 QPT 03 20 20 QBCPA 105 11 01 16 QIC 06 14 14 QBCPA 106 07 18 QBCPA 109 03 20 20		PREMIUM PER VEHICLE	\$ 747	\$ 851	
		Fees: Anti-Fraud Fee: \$3.52, Policy Fee: \$5.00			
		Total Premium & Fees: \$1,606.52			

V #	Year / Make / Model / VIN / License Plates	Annual Miles	Vehicle Use
V#1	2013/NISSAN/FRONTIER/1N6AD0E7DN757404/96821B3	5,001 TO 15,000	PLEASURE
V#2	2017/KIA/SPORTAGE/KNDPM3AC7H7280659/	5,001 TO 15,000	PLEASURE

V #	LP/AI	Loss Payee (LP) / Additional Insured (AI)	Address
V#1	LP	TOYOTA	CHULA VISTA, CHULA VISTA, CA 91910

No.	Drivers Name	Drivers License No.	DOB	Driver Discounts	SR-22
1	KRISTOPHER BRIAN BEET	F7509094	06/15/1986	GOOD DRIVER	NO
2	CANDICE MICHELLE DEUTZ	B9555290	10/05/1979	GOOD DRIVER	NO

Qualitas Insurance Company
4545 Murphy Canyon Rd #300
San Diego CA, 92123
(619) 876 4355 Toll Free 1(844) 765-6380
www.qualitasinsurance.com

10/22/2022 12:26:57 AM
Date
QBCPA101 022020

BORDERLESS AUTO DECLARATION PAGE

POLICY NUMBER:
QBTPA 2000370-01

IN CASE OF AN ACCIDENT
Please report to the police and
In U.S.A. to the following number: 1-844-765-6379
In Mexico to the following number: 800-062-4850 or 011-52-55-1253-4744

Named Insured & Mailing Address YADIRA TORRES MORENO 1819 BUENA VISTA ST SAN ANTONIO, TX 78207 Phone: (210) 290-6143 E-Mail: yadira.81510@gmail.com	Policy Period From: 12/05/2022 To: 06/05/2023 Time: 12:01AM at Standard Time at	Producer Name & Address PR026 PRONTO INSURANCE 526 N. ZARZAMORA SAN ANTONIO, TX 78207 Agent/Prod Code: 010019-026
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In return for the payment of the premium and subject to all the terms of this policy, we agree with you to provide insurance as stated in this policy.
THIS POLICY CONSIST IN THE FOLLOWING COVERAGE PARTS IN WHICH A PREMIUM IS INDICATED

COVERAGES	LIMITS & DEDUCTIBLES	PREMIUM			
		VEHICLE #1	VEHICLE #2	VEHICLE #3	VEHICLE #4
LIABILITY COVERAGE	BODILY INJURY	\$ 30,000 per person	\$ 206	\$ 197	\$ 179
	PROPERTY DAMAGE	\$ 60,000 per accident	\$ 171	\$ 164	\$ 149
	COMBINED SINGLE LIMIT	\$ 25,000 per accident	N/A	N/A	N/A
UNINSURED MOTORIST	BODILY INJURY	\$ N/A per person	N/A	N/A	N/A
	PROPERTY DAMAGE or CDW	\$ N/A per accident	N/A	N/A	N/A
PERSONAL INJURY PROTECTION	\$ N/A per accident	N/A	N/A	N/A	
COMPREHENSIVE-(ACV) Less Deductible	Ded #1 N/A #2 N/A #3 N/A #4 N/A	N/A	N/A	N/A	
COLLISION-(ACV) Less Deductible	Ded #1 N/A #2 N/A #3 N/A #4 N/A	N/A	N/A	N/A	
ROADSIDE ASSISTANCE		N/A	N/A	N/A	
RENTAL REIMBURSEMENT		N/A	N/A	N/A	
Forms and endorsements that are part of this policy: QBTPA 101 103119 QBCPA 108 103119 QPT 032020 QBCPA 114 032020 QIC 06 0414 QBCPA 112 032020 QBTPA 111 032020 QBCPA 106 103119 QBTPA 103 042020 QBCPA 105 103119		PREMIUM PER VEHICLE	\$ 377	\$ 361	\$ 328
		Fees: MVCPA Fee: \$8.00, Policy Fee: \$25.00			
		Total Premium & Fees: \$1,492.00			

V #	Year / Make / Model / VIN / License Plates	Annual Miles	Vehicle Use
1	2005/CHEVROLET/EXPRESS/1GAHG35U151203176/	5,001 TO 15,000	COMMUTE
2	2005/CHEVROLET/EXPRESS/1GAGG25V961235177/	5,001 TO 15,000	COMMUTE
3	2002/GMC/YUKON/1GKEC13V92R186263/	5,001 TO 15,000	COMMUTE
4	2004/FORD/EXCURSION/1FMSU45PX4EA15376/	5,001 TO 15,000	COMMUTE

V #	LP/AI	Loss Payee (LP) / Additional Insured (AI)	Address
1			
2			
3			
4			

No.	Drivers Name	Drivers License No.	DOB	Driver Discounts	SR-22
1	YADIRA TORRES MORENO	204977592	10/24/1994	N/A	NO
2	GENARO DIAZ RESENDIZ	204977593	09/19/1990	N/A	NO
3	MARTINA MORENO	202159884	05/18/1968	N/A	NO

Qualitas Insurance Company
4545 Murphy Canyon Rd #300
San Diego CA, 92123
(619) 876 4355
www.qualitasinsurance.com

12/5/2022 4:34:30 PM
Date
QBTPA102 103119

HAZ lo que dices que harás, HAZLO cuando dices que lo harás y HAZLO bien desde la primera vez...
Recuerda que, del servicio de cada uno de nosotros, depende el destino de todos”

Qualitas Insurance Company

Producto Binacional Caratula

CA
QCAP



BI-NATIONAL PERSONAL AUTO DECLARATION PAGE

<p>NEW POLICY POLICY NUMBER: QCAP00015297-01</p>	<p>IN CASE OF AN ACCIDENT Please report to the police and In U.S.A. to the following number: 1-844-765-6379 In Mexico to the following number: 800-062-4850 or 011-52-55-1253-4744</p>
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<p>Named Insured & Mailing Address J JESUS CRUZ NAVARRO 7450 CREWS RD UNIT 7426 GILROY, CA 95020 Phone: (831) 706-5232 E-Mail: laurylores89@gmail.com</p>	<p>Policy Period From: 05/25/2023 To: 11/25/2023 Time: 12:01AM at Standard Time at</p>	<p>Producer Name & Address S & R INSURANCE SERVICES, INC. 9267 HAVEN AVE, STE 180 RANCHO CUCAMONGA, CA 91730 AgentProd Code: 020045-000</p>
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In return for payment of the premium and subject to all the terms of this policy, we agree to provide insurance as stated in this policy.

THIS POLICY CONSIST IN THE FOLLOWING COVERAGE PARTS IN WHICH A PREMIUM IS INDICATED

COVERAGES	LIMITS & DEDUCTIBLES	PREMIUM			
		VEHICLE # 1	VEHICLE #	VEHICLE #	VEHICLE #
LIABILITY COVERAGE	BODILY INJURY	\$ 15,000 per person	\$134		
		\$ 30,000 per accident			
UNINSURED MOTORIST	PROPERTY DAMAGE	\$ 10,000 per accident	\$190		
	BODILY INJURY	\$ 15,000 per person	\$24		
		\$ 30,000 per accident			
	PROPERTY DAMAGE or CDW	\$ 3,500 or CDW	\$14		
MEDICAL PAYMENTS		\$ 1,000 per person	\$27		
COMPREHENSIVE-(ACV) Less Deductible	Det: \$1,000		\$235		
COLLISION-(ACV) Less Deductible	Det: \$1,000		\$837		
Roadside Assistance			N/A		
Rental Reimbursement	\$30 Per day / \$900 Max		\$29		
Forms and endorsements that are part of this policy:		PREMIUM PER VEHICLE	\$1,490		
GPA 212 01/2022 GPA 219 01/2022		Fees: Fraud Fee: \$0.88, Policy Fee: \$32.00			
GPA 203 01/2022 GPA 207 01/2022		Total Premium & Fees: \$1,522.88			
GPA 209 01/2022 QIC-06-04-14					
GPA 211 01/2022 QPT 03/2020					
QBCPA-106-07-18					
GPA 204 01/2022					

V #	Year / Make / Model / VIN / License Plates	Annual Miles	Vehicle Use
1	2023/GMC/SIERRA/3GTUUDE88PG118024/	12,000	ARTISAN

V #	LPIA/	Loss Payee (LP) / Additional Insured (AI)	Address

COVERED DRIVERS					
No.	Drivers Name	Drivers License No	DOB	Driver Discounts	SR-22
1	J JESUS CRUZ NAVARRO	F8502350	06/18/1985	GDD	NO

Qualitas Insurance Company
 P.O. Box 420760
 San Diego, CA 92142
 (619) 878 4355 Toll Free 1(844) 765-6380
 www.qualitasins.com



 Authorized Representative Signature

5/25/2023 9:44:28 AM

 Date
 GPA 213 01/2022

HAZ lo que dices que harás, HAZLO cuando dices que lo harás y HAZLO bien desde la primera vez...

Recuerda que, del servicio de cada uno de nosotros, depende el destino de todos”

Qualitas Insurance Company

Coberturas



24 HOURS ROADSIDE ASSISTANCE SERVICE AGREEMENT

In case of roadside assistance needed in favor of the member, the roadside assistance company will dispatch the most adequate service provider to assist you.

These roadside assistance services consist on limits and events as follows:

Roadside Assistance Services	Limits and Service Description	Events per Service
1. Assistance	In case of an insured vehicle breakdown, a limit of \$50.00 dollars for services per event, on following sub-points.	
1.1 Gas or Diesel	Emergency delivery of supply up to five (5) gallons. Cost of fuel shall be paid by the member.	2 Events
1.2 Oil, Fluid or Water	Emergency delivery of oil, fluid or water in case of an emergency. Cost of oil, fluid or water shall be paid by the member.	No Limit
1.3 Tire Service	Changing an inflated spare tire to the insured vehicle.	No Limit
1.4 Battery Service	Assistance to start the vehicle with a battery booster.	No Limit
1.5 Locksmith Service	Only if keys are lost or locked inside of insured vehicle, otherwise vehicle can be towed as per Towing Service description on #2.	No Limit
2. Towing Service (*)	When insured vehicle cannot be started it will be towed to the nearest and most adequate service provider, up to \$300 dollars.	No Limit
3. Winching	Service to extract a vehicle from mud, sand, snow or a ditch.	No Limit

(*) The cost that exceeds \$300.00 dollars, shall be paid by the member directly to the provider of this service.

THIS IS NOT PART OF AN INSURANCE POLICY. THIS SERVICE AGREEMENT DOES NOT COMPLY WITH ANY FINANCIAL RESPONSIBILITY LAWS.

IMPORTANT INFORMATION

- You are applying for an auto club membership with benefits outlined above.
- In all cases the insured shall be present at the moment of the rendering service.
- Only in the following cases may the member request from a third party any of the services described above:
 - Impossibility of the member to request the service from roadside assistance company.
 - Impossibility of roadside assistance company to provide or pay for a service with a direct provider.
 - Non-acceptance by the member of the service provider suggested by the roadside assistance company.
- If membership is cancelled, the unused portion on a prorated basis will be refund to the member.
- Roadside Assistance Companies:
 - In the United States: United States Auto Club, Motoring Division, Inc.
 - In Mexico: Asistencia Vial Qualitas.

The Insurance Company and Roadside Assistance Companies are separate business entities offering separate benefits. Once your insurance policy is issued and an auto club membership is established, any cancellation or expiration of your insurance policy will result in the cancellation of your roadside assistance service agreement effective the same date.

For Roadside Assistance Services, you must call:
In the United States at, 1-866-562-3265
in Mexico at, 800-253-0553 or 011-52 (55) 3300-4534

Reference Number: QBCPA1000381-08	From: 12/12/2022	To: 06/12/2023
Member Name: GERALDO ATENOGENES MENDEZ NERI		

Year / Make / Model / VIN / License Plates

Price: USD \$40.00

Your down-payment is a combination of the premium, fees for your insurance application and the membership dues for your membership.

By signing this agreement below and paying the corresponding price you are accepting this membership.

Signature of Member

Date

Binacional:

COVERAGES	LIMITS & DEDUCTIBLES	PREMIUM					
		VEHICLE # 1	VEHICLE #	VEHICLE #	VEHICLE #		
LIABILITY COVERAGE	BODILY INJURY	\$ 15,000 per person	\$ 30,000 per accident	\$134			
	PROPERTY DAMAGE	\$ 10,000 per accident		\$190			
UNINSURED MOTORIST	BODILY INJURY	\$ 15,000 per person	\$ 30,000 per accident	\$24			
	PROPERTY DAMAGE or CDW	\$ 3,500 or CDW		\$14			
MEDICAL PAYMENTS	\$ 1,000 per person	\$27					
COMPREHENSIVE-(ACV) Less Deductible	Ded: \$1,000	\$235					
COLLISION-(ACV) Less Deductible	Ded: \$1,000	\$837					
Roadside Assistance		N/A					
Rental Reimbursement	\$30 Per day / \$900 Max	\$29					

Riesgos adicionales en la caratula:

- Asistencia Vial
- Reembolso Renta de carro

Borderless
tiene AV
en endoso

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Qualitas Insurance Company



Puntos Adicionales

- 🚗 Todos los reportes en Mexico serán hechos a Cabina Nacional por el asegurado al teléfono 800 062 4850, particular para nuestros productos.
- 🚗 Todos los reportes quedan a nivel Reporte. QIC dará el no. de siniestro desde nuestro sistema.
- 🚗 No se generan folios por ningún tipo de servicio.
- 🚗 Gastos legales cubiertos por estructura jurídica de Qualitas México.
- 🚗 Gruas cubiertas por AVQ (México).
- 🚗 Copia del expediente deberá ser enviado a la brevedad por correo electrónico o What's App.
- 🚗 Seguimiento posterior a la atención inicial será brindada por QIC.
- 🚗 El asegurado tiene el derecho a elegir el proveedor.
- 🚗 Asegurado puede decidir reparar la unidad en México o EUA.
- 🚗 Trámites de pago serán procesados por QIC; ya sea por cheque o transferencia bancaria a Mx.
- 🚗 No aplica SIPAC

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Qualitas Insurance Company

Cercanía y Servicio



- Trabajando en conjunto con:
- Cabina Nacional
- Sistemas
- Siniestros
- Legal

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Qualitas Insurance Company



Contacto



Claudia Hernández - Supervisor Internacional de Siniestros

Oficina 619 876 4382

Celular 664 307 1080

chernandez@qualitasins.com



Daniela Castro - Gerente de Operaciones Siniestros

Oficina 619 876 4383

Celular 664 189 7703

dcastro@qualitasins.com



Jacob Moreno - Director de Siniestros

Oficina 619 880 4561

jmoreno@qualitasins.com



Oficina QIC

Teléfono 619 876 4355

claims@qualitasins.com

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SEMINARIO

SINIESTROS

2023

Qualitas®