

# FIDEX NEWS

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## The cost of a newborn baby

EL ECONOMISTA.- According to the National Commission for the Protection and Defense of Users of Financial Services (Condusef), the arrival of a baby can cost up to 130,000 MXP if you add up the expenses incurred during pregnancy by concepts such as doctor visits, vitamins, laboratory studies, delivery medical expenses, diapers, food, clothing and special equipment for the new family member.

According to Gustavo Quiros gynecologist, hospitals offer a variety of care packages to couples who are expecting a baby. Most of the insurance policies out in the market usually include maternity, which covers a percentage of the expenses if you are going to be a mom.

As established in company politics, the insurance policy will cover maternity expenses, provided that the policy has been acquired at least 10 months prior to the date of birth. If you acquire this type of insurance policy being already pregnant, the coverage does not apply. The cost of major medical insurance varies according to the company, the sum insured, the coinsurance and deductible.

## Insure your life and enjoy it!

REFORMA - SUPLEMENTO.- It is impossible to keep our plans to be affected when facing unpredictable problems such as disability or death, but we can find the instrument to address this protection: Life Insurance.

Life insurance provides the stability and certainty that is required for each family to safeguard its current and future welfare, and above all, its heritage, product of family labor.

Life insurance is a financial instrument which gives the policy's beneficiaries money compensation in case of death or gives the policy holder a compensation due disability.

The cost of insurance is the premium stipulated in the face of the policy, subject to variables such as age, health status, occupation, habits, among others. The traditional form of payment is annual, but it is also offered in split payments.

## Illness and injury as contributors to bankruptcy

LA RAZON - NEGOCIOS.- If you've ever been in financial trouble caused by a disease, it's time to think about getting a medical expenses insurance policy. The difference between having a health insurance or not, is precisely how to deal with such contingencies for which we are never prepared.

Of all the diseases gotten by Mexicans and not attended by the public health sector, only 6 percent are covered by insurance for medical expenses, for the rest, everyone is forced to make not planned expenses. It may not seem serious paying the cost of a medical consultation and medication if it is just a cold or a stomach ache, but are you ready to take treatments for more than a million MXP?

According to the Mexican Association of Insurance Institutions (AMIS), taking the decision of acquiring a medical

expenses insurance on time has helped a person with bone marrow disease to pay up to 24 million 309 thousand MXP in treatment expenses.

Health insurance allows you to handle the economic consequences for a future mishap. Choose according to your pocket. The minor and major medical expenses policies vary greatly in cost and coverage terms.

Some other benefits of having a medical expenses insurance policy are direct hospital expenses payment in Mexico's major hospitals, sickness or accident coverage and the possibility of getting additional maternity benefits.

## My business risks

REFORMA - SUPLEMENTO.- The property and the main risks that can qualify to be insured are:

The property can be insured covering fire, explosion, earthquake and / or volcanic eruption and hydro meteorological phenomena such as landslides, hail, frost, hurricane, flood, flooding rain, heavy sea, surf, snow and blustery winds, furniture and equipment, goods, liability, among others.

For each item and the hedged risk, we recommend assigning the amounts consulting your Professional Insurance Advisor. It is important to ex-

clude the land value when calculating the value of what you're going to protect.

How to reduce the risks? It is advisable to take preventive measures such as electronic doors or gates, surveillance cameras, fire extinguishers or other fire protection, adequate ventilation in storage areas for raw materials and finished product, particularly electrical power outlet, among others.

FIDEX is a company dedicated to the intermediation of insurance and bonding services, including risk management and claims management, working every branch of the market:

- Personal Insurance including: Life, Health and Personal Accident.
- Property and Casualty Insurance, including: Corporate Packages, Fire, Liability, Transportation, Civil Works and Automobile, among others.
- Bonds.

Under the premise of protecting your assets and create value to the operations of your company, either large corporate business with international operations or companies with local operations, in FIDEX we have the equipment and infrastructure necessary to deliver products and management services risks that your company requires.

Contact one of our FIDEX officers for more information,  
o visit our web site [www.fidex.com.mx](http://www.fidex.com.mx)

[contacto@fidex.com.mx](mailto:contacto@fidex.com.mx)  
Phone #: +52 (81) 8133-6100



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