

# Travel Guide Magazine

## OVERLANDING

CANADA • USA • MEXICO

Discover Highlights & Learn About Important  
Driving Regulations across North America

## VEHICLE INSURANCE BY INTERSECURE



GET YOUR INSURANCE ONLINE  
FAST & EASY

## WHAT TO DO IN CASE OF AN ACCIDENT?

Follow These Steps When  
The Unexpected Happens

## 3X6 TIPS FOR OVERLANDERS

Top Advice for Camp Spots,  
Gas Stations & Much More



Volume 1  
By Intersecure Group

RECOMMENDED BY

Perspektivan



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— Editorial

# Overlanding North America with Intersecure



Dear Overlanders,

With over 20 years of experience, we at Intersecure Group have been able to help hundreds of overlanders from around the globe by providing vehicle insurance for Canada, the USA, and Mexico. As a family-owned business, we understand the importance of trust and reliability.

In this travel guide magazine, we have compiled essential information on driving regulations, speed limits, and overlanding tips for each country. You'll also find guidance on what to do in case of an accident and detailed information about our vehicle insurance options.

Get ready for an unforgettable and safe journey across North America with Intersecure by your side!

*Your Intersecure Team*





# Overlanding Canada

Canada is one of the largest countries in the world and offers an unparalleled sense of adventure.

For overlanders exploring Canada, we recommend heading to Banff and Jasper National Park in Alberta, where you'll experience the breathtaking scenery of the Rocky Mountains. You may also consider traveling to Vancouver Island to explore its unique rain forest and rich Indigenous culture.



For the adventurous overlanders, the Yukon offers stunning wilderness and the chance to witness the Northern Lights.

## Driving in Canada: what you need to know

- **Speed Limits:** In urban areas, it's typically 50 km/h; rural areas range from 80 to 100 km/h, and highways vary between 100 and 120 km/h, depending on the province.
- **Headlights:** It is mandatory to keep the headlights on during the day.

## Important Information

**Police, Ambulance & Fire:** 911

**Primary Languages:** *English & French*

**Currency:** *Canadian Dollars - CAD*

- **Overtaking:** On highways, you can overtake vehicles on the right and left side unless otherwise indicated by signs.
- **Turn right on red:** In most provinces, you can turn right on red after a complete stop unless otherwise indicated. Other road users have the right of way.
- **School Buses:** When the stop sign is shown, and lights are flashing, all drivers in every direction must stop, except if there's a median strip.
- **4-Way-Stop:** At intersections with 4-Way-Stop, follow the "First Come, First Go" rule. If vehicles arrive simultaneously, the car on the right has the right of way.
- **Parking:** Red curbs indicate no parking at any time, while green curbs signify limited-time parking, often requiring a permit or meter payment.

# TIPS FOR OVERLANDERS

by Intersecure

## ➤ VEHICLE INSURANCE

Third-party vehicle insurance is required in Canada. The minimum insurance amount varies by province, with the highest being USD 500K in Nova Scotia and Manitoba. We recommend this coverage as many overlanders start their trip in Nova Scotia and travel through Manitoba.

## ➤ INSURANCE PAPERS

Carry your insurance papers in both English and French, as French is the primary language in some provinces in Canada.

## ➤ GETTING GAS

Always ensure you have enough fuel, especially in remote areas like the Yukon with few gas stations. Most gas stations are self-service. AdBlue is available in Canada.

## ➤ LOW COST CAMP SITES

Look for Recreation Sites and Crown Land to find low-cost and potentially free camping options. Use the iOverlander App or online resources to locate suitable sites.

## ➤ WILDLIFE IN CANADA

Wild animals can suddenly appear at the roadside, so drive carefully and maintain a safe distance. When camping, don't leave food outside to avoid attracting wildlife.



## ➤ MOSQUITOS

Mosquito season begins in May and usually ends in October. Local repellent and long clothing can help to protect against bites.



USA



# Overlanding USA

The US is a land of vast diversity, offering everything from stunning natural wonders like Yellowstone National Park and the Grand Canyon to buzzing cities like New York and San Francisco.

One of the highlights for overlanders is cruising along the stunning Pacific Coast Highway, where you'll enjoy breathtaking views of California's coastline as well as the dramatic cliffs of Big Sur. Traveling the legendary Route 66 takes you on a nostalgic journey through historic towns. And picture yourself driving over the iconic Golden Gate Bridge in your vehicle.

## Driving in the US: what you need to know

- **Speed limits:** In urban areas, the limit is typically 25-35 mph (40-56 km/h), and on highways, it ranges from 55 to 85 mph (89-137 km/h).
- **School bus:** When the lights flash, and the stop sign is extended, drivers in both directions must stop unless the lanes are divided.

## Important Information

**Police, Ambulance & Fire:** 911

**Primary Language:** *English*

**Currency:** *US Dollars - USD*

- **Turn right on red:** You can turn right on red after a complete stop unless otherwise indicated, but other road users have the right of way.
- **4-Way-Stop:** At intersections with multiple stop signs, the vehicle that stops first proceeds. If vehicles arrive simultaneously, the one on the right goes first.
- **Smoking:** In many states, smoking is prohibited in vehicles when children are present.
- **Parking:** A red curb means no parking at any time. Parking is also banned within 3 m of hydrants or in fire lanes. Don't leave valuables visible in your car, especially in cities known for break-ins, like San Francisco.
- **Yield to pedestrians:** In the US, pedestrians generally have the right of way at marked and unmarked crosswalks.

# TIPS FOR OVERLANDERS

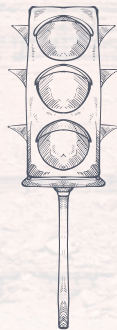
by Intersecure

## ➤ VEHICLE INSURANCE

Minimum insurance requirements vary by state. To drive legally in the US, you need at least USD 25K coverage for property damage and USD 60K coverage for all persons injured in an accident. We strongly recommend a higher coverage. Ask our team about it, and we will get you covered.

## ➤ TRAFFIC LIGHTS

Are you looking for the green light? Traffic lights at intersections are typically positioned directly above or behind the intersection.



## ➤ HEIGHT RESTRICTIONS

Height restrictions in the US are posted in feet and inches. We suggest converting your vehicle's dimensions and keeping them handy for quick reference when you encounter height restrictions.

## ➤ LOW-COST CAMP SITES

BLM and Forest Service lands provide free and legal camping spots, ideal for overlanders who don't need any camping infrastructure.



## ➤ GETTING GAS

Use the "Gas Buddy App" to find the best fuel prices along your way. Gas stations are self-service, except in Oregon and New Jersey. Sometimes, paying in cash is cheaper than with a credit card. Fuel up before entering National Parks, where gas stations are limited and pricier.

## ➤ CHECK THE WEATHER

Some regions face extreme weather conditions, like intense summer heat in Death Valley, making it essential to check the forecast before you go.



Mexico

# Overlanding Mexico



## Important Information

**Police, Ambulance & Fire:** 911

**Primary Language:** Spanish

**Currency:** Mexican Pesos - MXN

Mexico awaits you with a rich cultural heritage, welcoming locals, diverse landscapes, and beautiful campsites beneath swaying palms.

One of the top destinations for overlanders is Baja California, where you can camp on the beach, drive scenic desert roads lined with giant cacti, and experience diverse marine wildlife. The state of Oaxaca is known for its delicious local cuisine and fantastic surf spots on the Pacific Coast. And not to forget Yucatán, where you can swim in crystal-clear cenotes, explore Maya ruins like Chichén Itzá, and wander through the colorful streets of Valladolid and Mérida.

## Driving in Mexico: what you need to know

- **Speed limits:** The speed limits range from 40 to 50 km/h in urban areas, 60 to 90 km/h on rural roads, and 100 to 120 km/h on highways.

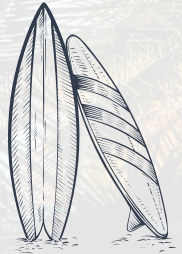
- **Temporary Import Permit (TIP):** To drive a foreign-plated vehicle in Mexico, you must obtain a "Temporary Import Permit". You usually get it at the border at a "Banjercito" office. If you stay in Baja California, or other free zones, you don't need a TIP.
- **Speed bumps:** Speed bumps, known as "topes", are ridges meant to slow down vehicles. They are plentiful, vary in size, and some are unmarked, so drive attentively to spot topes in time.
- **Toll roads:** Mexico has "Libre" (free) and "Cuota" (toll) highways. While "Libres" save you some pesos, they may be less maintained. Toll roads are usually better for faster travel.
- **Traffic warnings:** In Mexico, you will see people waving flags on the roadside to signal obstructions ahead. Flashing headlights is also common to alert others to road hazards.





# TIPS FOR OVERLANDERS

by Intersecure



## ➤ VEHICLE INSURANCE

You must have at least liability insurance with a minimum coverage of USD 100K. However, if you cause injury, disability, or death, you may owe USD 15K to USD 250K. We strongly recommend our Liability-Only Platinum insurance, which covers up to USD 500K, and medical expenses up to USD 10K. Additionally, comprehensive insurance is available for vehicles from 2005 and newer. Contact us for more details.

## ➤ INSURANCE PAPERS

Carry your insurance policy in English and Spanish, as some officials may not be fluent in English and require the Spanish version.



## ➤ GETTING GAS

Gas stations in Mexico offer full-service. To ask for a full tank, say "Lleno, por favor". The attendants will say "ceros" to confirm the display shows zero before fueling.

## ➤ HOY NO CIRCULA ZONE

Before you drive through Mexico City or the State of Mexico, check the "Hoy No Circula" zone, where driving is allowed only at specific times based on your license plate. Tourists can apply online for a tourist permit to drive without restrictions for a specified period.

## ➤ COMMUNICATION

Speaking Spanish or knowing some key phrases can be beneficial, especially in less touristy areas where few people speak English. However, in tourist spots, many people do speak English.

## ➤ DRIVING AT NIGHT

It's best to avoid driving at night in Mexico due to free-roaming cattle, potholes, and speed bumps, which are hard to see in the dark.



# What to do in case of an accident?

Although we hope you are never involved in an accident, we want you to know what to do if it happens.



## Canada & USA

1

### CALL THE POLICE: 911

Immediately report the accident & the location to the police.

2

### COLLECT INFORMATION

Note the driver's name, contact information, vehicle license plate numbers, and accident location details.

3

### REQUEST THE POLICE REPORT

Ask for the police report and the report number.

4

### DOCUMENT THE DAMAGE

Document all damages with photographs & videos from different angles for solid proof.

5

### NOTIFY INSURANCE IMMEDIATELY

If insured via Intersecure, call National Unity at 1-866-329-6734 (US) or 512-861-0992 (US/Canada) & provide relevant information. Make sure you have roaming enabled so you can make the call.



## Mexico

1

### NOTIFY INSURANCE IMMEDIATELY

If insured via Intersecure, call CHUBB at +1 (877) 699-6679 (toll-free) & report the accident. Make sure you have roaming enabled so you can make the call.

2

### COLLECT INFORMATION

Note the driver's name, contact information, vehicle license plate numbers, and accident location details.

3

### DOCUMENT THE DAMAGE

Document all damages with photographs & videos from different angles for solid proof.

4

### DO NOT MOVE YOUR CAR

Only move your car if you are asked to do so by a police or transit officer.

5

### GET A COPY OF THE REPORT

Request a copy of the report from the insurance representative.



# Insurance

Canada - USA - Mexico

# Intersecure Group

## Vehicle Insurance for Overlanders

Our team is committed to providing reliable vehicle insurance tailored for overlanders.

We know you have a lot to handle on the road, so we've made it easy to get a quote for your vehicle insurance online in three simple steps.

### How to get a quote with us?

1. Scan the QR code below to access our website, or contact us via WhatsApp at +1 210 867 2754.
2. Share your vehicle details, including photos of the interior and exterior, height, width, length, where the vehicle is registered, insurance start date, coverage days, entry point and your email for the quote.
3. Receive your quote within a few days.



For a smooth process, we recommend purchasing your policy at least 2-3 weeks before you enter the country.

### What do our insurance policies cover?

We offer mandatory liability-only policies required for legal driving in Mexico, the US, and Canada. These policies provide financial protection if you're found at fault in an auto accident, covering an injured person's medical bills or repair costs to someone else's vehicle.

However, they don't cover your own repair and medical expenses. For Mexico, we offer comprehensive insurance for vehicles from 2005 and newer. If you are interested in this coverage, please contact us at [community@intersecuregroup.com](mailto:community@intersecuregroup.com).



### Roadside assistance

For National Unity (US/Canada policies), you need to pay a small additional fee to add roadside assistance to your policy. However, for CHUBB policies, roadside assistance is included without any additional fee. To know what roadside assistance covers for each policy, please contact us for more details.

### Refunds and cancellations

We understand that travel plans might change due to a personal emergency. Refunds are subject to certain conditions based on the policy duration. Email [community@intersecuregroup.com](mailto:community@intersecuregroup.com) for details about National Unity's refund and cancellation policies for US/Canada. Please note that Mexican CHUBB policies do not offer refunds.

**Do you have any questions?** Feel free to ask us anytime! YOU MATTER and we are happy to help!



**GET YOUR QUOTE**  
Scan this QR Code  
Enter your information  
Get your quote

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by Intersecure Group LLC

*Your Journey, Our Priority.*

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