

The insurance policy document outlines essential information regarding the applicant and their vehicle insurance coverage. The policy period begins at 12:01 A.M. Standard Time at the specified overseas address, with an effective date and expiration date provided. The applicant must disclose personal details, including name, age, contact information, occupation, and the duration of their assignment. The document requires information about any accidents or violations involving the applicant or household drivers in the past five years, including details of the incidents. It also requests information on prior coverage, existing damages to the vehicle, and any modifications or special equipment.

The vehicle description section requires details such as make, model, body type, and purchase date, along with the primary driver's information and mileage. Coverage options include single limit liability, bodily injury liability, property damage liability, medical payments, comprehensive, collision, towing and labor, and rental reimbursement, with specified limits and deductibles. The total premium is subject to verification and adjustment, and policies canceled flat incur a processing fee, while early cancellations are subject to a minimum charge of 20% of the annual premium. The document emphasizes that coverage for the U.S. is excluded and outlines the conditions for policy renewal and cancellation, particularly in specific countries like Belgium, Germany, Italy, or Spain.

The applicant must sign to confirm the truthfulness of the information provided, acknowledging that any false statements may void the policy. The policy will automatically renew unless stated otherwise, and the insurer reserves the right to review the applicant's information for eligibility. Payment conditions include a service fee for installments and charges for returned checks.