This auto insurance policy provides coverage for bodily injury and property damage caused by the operation of your covered vehicle, medical payments for injuries sustained by covered persons in your vehicle, comprehensive coverage for various types of accidental loss or damage, collision coverage for damage due to collision or upset, rental reimbursement for vehicle rental expenses during repairs, and roadside assistance for mechanical issues. Exclusions include coverage for vehicles other than the covered auto, damage while racing or carrying passengers for a fee, mechanical breakdowns, and personal property in the vehicle limited to \$250. Repairs may involve non-OEM parts unless new OEM parts are specifically requested at additional cost. Coverage applies in the UK, EU, EEA, and select additional countries, with limited coverage in the US and Canada for specific timeframes related to vehicle shipment. Policyholder obligations include notifying the insurer of any changes in information, paying premiums on time, reporting accidents promptly, and taking steps to protect the vehicle after a loss. Premiums can be paid in full or monthly, with automatic payment options available. Coverage begins on the agreed date and lasts for one year, with the right to cancel at any time, provided premiums for coverage are paid.