

The USAA Limited Italy Auto Policy summary provides essential information regarding coverage, exclusions, and policyholder obligations. Coverage includes liability for bodily injury and property damage, comprehensive protection against various perils such as fire, theft, and vandalism, as well as collision coverage for direct damage to the vehicle. Additional benefits include rental reimbursement for vehicle rentals when the insured vehicle is out of use, and medical payments for necessary medical expenses incurred by covered persons in the vehicle. Exclusions to liability coverage include damage to property owned or rented by the insured, punitive damages, and incidents involving vehicles with fewer than four wheels unless specified. The policyholder must provide accurate information during the application process and notify USAA promptly in the event of a loss, including submitting proof of loss and medical records when required. The policy can be canceled by the policyholder at any time with notice, while USAA may cancel it with a minimum notice period depending on the reason for cancellation. The policy is subject to an Insurance Premium Tax, which is detailed in the billing statement. In case of disputes, the courts of Italy will have jurisdiction. The policyholder has the right to request an additional copy of the policy at renewal, and complaints can be directed to USAA or the Financial Ombudsman Service. The glossary section defines key terms such as "covered auto," "bodily injury," and "collision," ensuring clarity on the policy's language and coverage specifics.