

This auto insurance policy document outlines essential information regarding coverage, exclusions, obligations, and payment procedures. The policy includes comprehensive coverage for direct and accidental loss or damage to your vehicle due to events such as fire, theft, and natural disasters, as well as collision coverage for damage resulting from collisions. Additional benefits include rental reimbursement for vehicle rental expenses if your covered auto is out of use for over 24 hours due to a covered loss, and USAA Roadside Assistance for reasonable mechanical labor costs, locksmith services, and towing. However, the policy excludes coverage for bodily injury or property damage caused to others, medical payments for injuries to covered persons, and loss or damage while racing or carrying passengers for a fee. It also does not cover mechanical breakdowns, wear and tear, or personal property in the vehicle beyond a limit of \$250. Repairs may involve non-OEM parts unless new OEM parts are specifically requested at additional cost. The policy is valid in France, the UK, all EU and EEA Member States, and some additional countries. Policyholders must notify USAA of any changes to the information provided, pay the minimum monthly premium by the due date, and take reasonable steps to protect the vehicle in the event of a claim. Claims must be reported promptly, and proof of loss may be required. Premiums can be paid in a lump sum or monthly, with options for automatic payments. Coverage begins on the agreed date and lasts for one year, with the right to cancel at any time, provided premiums for any coverage are paid.