

# Auto Insurance

## Insurance Product Information Document



**Company:** USAA EU DAC UK Branch

**Product:** Auto Insurance Policy

USAA EU DAC UK Branch is authorised by the Prudential Regulation Authority and is subject to the joint supervision of the Financial Conduct Authority and the Prudential Regulation Authority, and is a branch of USAA EU DAC an Ireland based Insurance Company, authorised and regulated by the Central Bank of Ireland.

This document provides a summary of the key information relating to this auto insurance policy. Complete pre-contractual and contractual information on the product is contained in the full policy terms and conditions (policy packet).

### What is this type of insurance?

Auto Insurance



#### What is insured?

To protect you and your vehicle, the following coverages are included if your Quote or Declarations Page shows a corresponding premium:

- ✓ **Bodily Injury** when operation of your covered vehicle causes accidental injury or death to others
- ✓ **Property Damage** when operation of your covered vehicle causes accidental damage to someone else's property
- ✓ **Medical Payments** for necessary medical, hospital and funeral expenses for a covered person injured while in your vehicle
- ✓ **Comprehensive** coverage for direct and accidental loss or damage caused by fire, theft, earthquake, hail, flood, windstorm, vandalism and glass breakage (subject to your chosen deductible)
- ✓ **Collision** coverage for direct and accidental loss or damage to your vehicle caused by collision or upset (subject to your chosen deductible)
- ✓ **Rental Reimbursement** for expenses incurred to rent a vehicle if your covered auto is withdrawn from use for more than 24 hours due to a Comprehensive or Collision loss
- ✓ **USAA Roadside Assistance** for the reasonable costs incurred for mechanical labor up to one hour at place of breakdown, locksmith service to gain entry to your covered auto and towing to the nearest place of repairs during regular business hours



#### What is not insured?

- ✗ Any vehicle, other than your covered auto, that is owned by you or furnished for your regular use
- ✗ Loss or damage to your covered vehicle while being raced or used in any driving contest or challenge
- ✗ Loss or damage to your covered vehicle while carrying passengers for a fee
- ✗ Mechanical or electrical breakdown or failure, wear and tear, neglect or intentional damage



#### Are there any restrictions on cover?

- ! Repairs to your vehicle may specify used, rebuilt, manufactured or non-Original Equipment Manufacturer (non-OEM parts). Requests for new OEM parts can be made, with any additional costs incurred by you.
- ! You may be liable to pay your chosen deductible for a Comprehensive or Collision claim.
- ! There is no separate glass coverage. It is included in Comprehensive, and your chosen deductible applies for replacement glass.
- ! There is no claims assistance to recover damage from a third party if involved in a non-fault accident when no Collision coverage carried.
- ! Personal property contained in your covered auto is limited to \$250.
- ! Coverage for your vehicle may not apply if you drive while the Storage Discount is in place.



## Where am I covered?

- ✓ The coverage provided applies in the UK, all EU and EEA Member States, and some additional countries.
- ✓ All insured countries and territories are listed on our 'International Motor Insurance' Green Card.
- ✓ We provide limited coverage in the United States, its territories or possessions, Puerto Rico and Canada ONLY for 30 days prior to release of the vehicle for shipment to Europe and/or 30 days following shipment arrival from Europe.



## What are my obligations?

- Your insurance policy is based on information you provide to us. You must notify us if this information changes.
- Based on questions we may ask, any facts that are knowingly misrepresented may reduce or void coverage.
- You must pay the minimum monthly payment by the requested due date.
- As soon as possible, you must provide us with your license plate for in-country database reporting purposes (not required for Germany)
- In the event of a claim, you must:
  - o Take reasonable steps to protect your covered auto and its equipment from further loss.
  - o Notify us promptly of how, when and where an accident or loss took place.
  - o Promptly notify the police if a hit-and-run driver is involved or if your covered vehicle is stolen.
  - o Submit proof of loss when required by us.



## When and how do I pay?

The premium for this policy may be paid in one single amount or by monthly installments on the payment due date. Automatic payment from a checking or savings account is also available.



## When does the cover start and end?

Coverage is effective on the agreed date between you and us. The contract duration is one year.



## How do I cancel the contract?

You have the right to cancel at any time, but premium must be paid for any insurance afforded.