



**INFORMATION NOTICE
AUTO POLICY SUMMARY AND RELATED DISCLOSURES**

THIS INFORMATIVE BOOKLET, CONTAINING:

- a) Information notice, including policy summary and related disclosures, and
- b) Glossary,

SHALL BE AVAILABLE TO THE POLICYHOLDER BEFORE THE EXECUTION OF THE CONTRACT.

PLEASE READ THE INFORMATION CONTAINED IN THIS INFORMATIVE BOOKLET CAREFULLY.

**INFORMATION NOTICE
AUTO POLICY SUMMARY AND RELATED DISCLOSURES**

This information notice has been drawn up in accordance with the form required by the Italian Insurance Supervisory Authority (IVASS) but its content is not subject to prior approval.

The policy-holder shall familiarize him/herself with the insurance conditions before accepting the policy.

This is a summary of the Italy Auto Policy issued by USAA Limited. It does not contain its full terms, conditions, or exclusions. Please read the policy for detailed coverage information. Coverage only applies when there is a corresponding premium shown on the Declarations. The USAA Limited Italy Auto Policy is written in English.

fire, theft, earthquake, hail, flood, windstorm, vandalism, and any other perils that aren't specifically excluded in your policy. It also pays for breakage of glass.

COVERAGES

Part A - Liability Coverage

- **Bodily Injury (BI)** provides coverage for legal liability when operation of your covered vehicle causes accidental injury or death to others.
- **Property Damage (PD)** provides coverage for legal liability when operation of your covered vehicle causes accidental damage to someone else's property.

Optional coverages available and applicable if shown on the Declarations with limits and corresponding premiums are:

Part B - Medical Payments Coverage

- Pays for necessary medical, hospital, and funeral expenses for a covered person injured while in your vehicle.
- Pays expenses incurred within one year following the date of an auto accident.

Part D - Physical Damage Coverage

- **Comprehensive:** Pays, subject to your deductible, for direct and accidental loss or damage to your vehicle caused by

- **Collision:** Pays, subject to your deductible, for direct and accidental loss or damage to your vehicle caused by collision or upset.
- **Rental Reimbursement:** Reimburses you for reasonable expenses incurred to rent a vehicle if your covered auto is withdrawn from use for more than 24 hours due to a loss covered under Comprehensive Coverage or caused by a collision.
- **USAA Roadside Assistance:** Pays the reasonable costs incurred for:
 - a. Mechanical labor up to one hour at the place of breakdown.
 - b. Locksmith service to gain access to your covered auto.
 - c. Towing to the nearest place where necessary repairs can be made during regular business hours, if the vehicle will not run or is stranded on or immediately next to a public road.
 - d. Delivery of gas or oil to, or a change of tire on a disabled vehicle. However, we do not pay for the cost of these items.

LIMITATIONS AND EXCLUSIONS

We do not provide Liability Coverage:

- For damage to property owned by, rented to or being transported by a covered person.
- For punitive damages.
- For the ownership, maintenance or use of:
 - a. Any motorized vehicle having less than four wheels, unless the vehicle is your covered auto.
 - b. Any vehicle a family member owns that is not on your policy. We may provide coverage if you borrow this vehicle and are involved in an accident.
 - c. Any vehicle while it's operated in, or in practice for, any driving contest or challenge.

In addition, we do not provide Medical Payments coverage for bodily injury sustained while occupying the types of vehicles listed above.

We do not provide Liability Coverage or Medical Payments Coverage for any covered person:

- For bodily injury or property damage occurring while your covered auto is rented or leased to others, or shared as part of a personal vehicle sharing program.
- While using your covered auto without expressed or implied permission.

This policy applies only to accidents and losses which occur during the policy period as shown on the Declarations and within the policy territory. The policy period is shown on the Declarations.

YOUR DUTIES WHEN APPLYING FOR A POLICY

You must answer the questions we ask during the application process correctly and completely without any omissions. If you answer the questions incorrectly or incompletely, we may be free from our obligation to pay.

YOUR DUTIES DURING THE POLICY PERIOD

Please refer to the Changes section under Part E – General Provisions in your USAA Limited Italy Auto Policy.

YOUR DUTIES IN THE EVENT OF A LOSS

If you experience a loss that may be covered by your USAA Limited Italy Auto Policy, you must notify us promptly of how, when, and where the accident or loss happened. You may notify us by calling CLAIMS at 00800-531-82220, or submit your claim at usaa.com. Notice should also include the names and addresses of any injured persons and witnesses. You must also:

- Promptly send us copies of any notices or legal papers received in connection with a suit, accident, or loss.
- Authorize us to obtain medical reports and other pertinent records.
- Submit proof of loss when required by us.

If you don't adhere to those duties, we may not be obliged to pay.

INFORMATION ABOUT CANCELLATION

The USAA Limited Italy Auto Policy may be canceled during the policy period as follows:

- You may cancel the policy for any reason and at any time by notifying us. The effective date of cancellation cannot be earlier than the date of the request unless we agree to an earlier date.

- We may cancel this policy by sending notice to the named insured shown on the Declarations. This cancellation notice may be delivered to the named insured, mailed by postal mail to the most recent address you provided to us or sent electronically if we have your consent and agreement on file to receive documents electronically. In any event, we will give:
 - a. At least ten days notice if cancellation is for nonpayment of premium or if notice is mailed during the first 60 days this policy is in effect and this is not a renewal policy.
 - b. At least 20 days notice in all other cases.

REDRESS

Appraisal

Under Physical Damage Coverage, if you and we disagree on the amount of loss, either can demand an appraisal.

Choice of Law

The Courts of Italy will settle any disputes that arise between us and a covered person regarding the USAA Limited Italy Auto Policy.

USAA LIMITED CONTACT INFORMATION

USAA Limited
 4th Floor
 Fitzwilliam House
 10 St Mary Axe
 London EC3A 8AE
 England

Registration No: 730577

Policy Service: 00800-531-81110
 Claims Service: 00800-531-82220

USAA Limited is a firm regulated by the laws of the United Kingdom and operates under Freedom of Services in Italy and other European Union locations.

COMPENSATION SCHEME

USAA Limited is covered by the Financial Services Compensation Scheme (FSCS). Depending on the type of business and the circumstances of the claim, you may be entitled to compensation from the scheme if we cannot meet our obligations. For more information, contact the FSCS.

STATEMENT OF PRICE

The Declarations and billing statement include your total amount of premium and fees. Italy charges an Insurance Premium Tax on auto and property insurance premiums. We are required to collect the tax and forward it to the local authorities. We will display the tax amount separately on the USAA Limited Auto Policy Declarations and on your billing statement.

NOTICE OF DEDUCTION DUE TO LATE PAYMENT OR NONPAYMENT OF PREMIUM

In accordance with the Financial Conduct Authority and the Prudential Regulation Authority rules, we may deduct any outstanding premium due to us from the amount otherwise payable for a claim.

REQUESTING AN ADDITIONAL COPY OF YOUR POLICY

You have the right to request an additional copy of the USAA Limited Italy Auto Policy at renewal.

COMPLAINTS

USAA Limited strives to provide excellent service. If you have any complaints about our service, please refer to the Complaint Against Us section in Part E – General Provisions of the Italy Auto Policy. Complaints may subsequently be referred to the Financial Ombudsman Service: <http://financial-ombudsman.org.uk/>.

Glossary

(The definitions of terms listed as singular are intended to refer to the plural as well.)

You/your: The named insured shown on the Declarations and spouse or registered civil partner if a resident of the same household.

We/us: USAA Limited, the company providing this insurance.

Actual cash value: The amount that it would cost, at the time of loss, to buy a comparable vehicle. As applied to your covered auto, a comparable vehicle is one of the same make, model, model year, body type, and options with substantially similar mileage and physical condition.

Auto business: The business of altering, customizing, leasing, parking, repairing, road testing, delivering, selling, servicing, towing, repossessing or storing vehicles.

Bodily injury: Bodily harm, sickness, disease or death. **Bodily injury** does not include mental injuries such as emotional distress, mental anguish, humiliation, mental distress, or any similar injury unless it arises out of physical injury to some person.

Collision: The impact with an object and includes upset of a vehicle.

Covered person: For Part A – Liability Coverage and Part B – Medical Payments Coverage, the insured or any family member while occupying any auto and any other person while occupying your covered auto. For Medical Payments Coverage, the insured or any family member while not occupying a motor vehicle if injured by a motor vehicle designed for use mainly on public roads, including a miscellaneous vehicle or trailer.

Driving contest or challenge: A competition against other people, vehicles, or time, or an activity that challenges the speed or handling characteristics of a vehicle, or improves or demonstrates driving skills, provided the activity occurs on a track or course that is closed from nonparticipants. **Driving contest or challenge** includes driving on the Nurburgring Nordschleife.

Family member: A person related to the insured by blood, marriage, civil partnership or adoption who resides primarily in your household, including a ward or foster child.

Fungi: Any type or form of fungi, including mold or mildew, and includes any mycotoxins, spores, scents, or byproducts produced or released by fungi.

Loss: Direct and accidental damage to the operational safety, function, or appearance of, or theft of, your covered auto.

Medical payment fee: The amount, as determined by us or someone on our behalf, which we will pay for charges made by a licensed hospital, licensed physician, or other licensed medical provider for medically necessary and appropriate medical services.

Medically necessary and appropriate medical services: Those services or supplies provided or prescribed by a licensed hospital, licensed physician, or other licensed medical provider that, as determined by us or someone on our behalf, are required to identify or treat bodily injury caused by an auto accident and sustained by a covered person.

Miscellaneous vehicle: A motor home, golf cart, snowmobile, all-terrain vehicle or dune buggy.

Motorcycle: A two- or -three wheeled motor vehicle that is subject to motor vehicle licensing in the location where the motorcycle is principally garaged.

Newly acquired vehicle: A vehicle, not insured under another policy, that is acquired by the named insured or any family member during the policy period.

Nonowned vehicle: Any private passenger auto, pickup, van, miscellaneous vehicle, or trailer not owned by, or furnished or available for the regular use of, you or a family member.

Occupying: In, on, getting into or out of.

Property damage: Physical injury to, destruction of, or loss of use of tangible property.

Regular use: Having care, custody or control of a vehicle for more than 60 days, regardless of whether the use is continuous during the 60 days.

Repair: Restoring the damaged property to its pre-loss operational safety, function, and appearance.

Trailer: A vehicle designed to be pulled by a private passenger auto, pickup, van, or miscellaneous vehicle, including a farm wagon or implement while towed by such vehicles.

Van: A four-wheeled land motor vehicle of the van type with a load capacity of not more than 2000 pounds.

Your covered auto: Any vehicle shown on the Declarations, any newly acquired vehicle, or any trailer owned by the insured. Under Part D, your covered auto includes a nonowned vehicle.

USAA Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.