



03/22/21

HOMEOWNERS POLICY PACKET

EFFECTIVE: 03-22-21 TO: 03-22-22



IMPORTANT MESSAGES

Refer to your Declarations Page and endorsements to verify that coverages, limits, deductibles and other policy details are correct and meet your insurance needs. Required information forms are also enclosed for your review.

- 1) Go to usaa.com to view policy coverages and home features.

This is not a bill. Any premium charge or return for this policy will be reflected on your next regular monthly statement.

To receive this document and others electronically or view your policy summary online, go to usaa.com.

For U.S. Calls: Policy Service (800) 531-8111. Claims (800) 531-8222.

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9800 Fredericksburg Road - San Antonio, Texas 78288

AMENDED DECLARATIONS PAGE - EFFECTIVE 03/22/21

Named Insured and Residence Premises


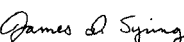
Policy Number

Policy Period From: 03/22/21 To: 03/22/22
(12:01 A.M. standard time at location of the residence premises)

| | |
|--|----------------------|
| SECTION I - COVERAGES AND AMOUNTS OF INSURANCE | |
| COVERAGE A - DWELLING PROTECTION | \$322,000 |
| COVERAGE B - OTHER STRUCTURES PROTECTION | \$32,200 |
| COVERAGE C - PERSONAL PROPERTY PROTECTION | \$161,000 |
| COVERAGE D - LOSS OF USE PROTECTION (UP TO 12 MONTHS) | \$64,400 |
| SECTION II - COVERAGES AND LIMITS OF LIABILITY | |
| Personal Liability - Each Occurrence | \$300,000 |
| Medical Payments to Others | \$5,000 |
| DEDUCTIBLES (Applies to SECTION I Coverages ONLY) | |
| We cover only that part of the loss over the deductible stated. | |
| WIND AND HAIL | \$3,220 (1%) |
| ALL OTHER PERILS | \$2,000 |
| POLICY PREMIUM for Section I and Section II Coverages Above | \$1,219.69 |
| CREDITS AND DISCOUNTS (Included in policy premium above.) | \$1,264.96 CR |
| Details on the following page. (If applicable) | |
| OTHER COVERAGES AND ENDORSEMENTS | |
| Forms and Endorsements are printed on the following page. | |
| STATE SURCHARGES AND TAXES (Shown below if applicable) | |
| SURCHARGES ARE PRINTED ON THE FOLLOWING PAGE. | \$3.05 |
| TOTAL POLICY PREMIUM | |
| Including Credits, Discounts, Optional Coverages, Endorsements, State Surcharges and Taxes | \$1,222.74 |
| PREMIUM DUE AT INCEPTION. THIS IS NOT A BILL. | |

FIRST MORTGAGEE:

In witness whereof, this policy is signed on 02/17/21


Isaac Johnson, Secretary
James Syring, President**REFER TO YOUR POLICY FOR OTHER COVERAGES, LIMITS AND EXCLUSIONS.**



AMENDED DECLARATIONS PAGE - EFFECTIVE

03/22/21

Policy Term: 03/22/21
Inception03/22/22
Expiration

POLICY AND ENDORSEMENTS THAT ARE PART OF YOUR CONTRACT WITH US.

REMAIN IN EFFECT (Refer to prior Policy Packet(s) for documents not attached.):

| | | |
|-----------|---------|---------------------------------------|
| QR3GARTX | (06-15) | QUICK REFERENCE-SPECIAL FORM |
| H0-3RTX | (07-08) | HOMEOWNERS SPECIAL FORM |
| H0-ACPTX | (07-12) | AMENDMENT TO CONTRACT PROVISIONS |
| H0-HSTX | (04-18) | SHARING ECONOMY ENDORSEMENT |
| H0-SLS3TX | (07-12) | SPECIAL LOSS SETTLEMENT |
| H0-TX | (08-16) | TEXAS SPECIAL PROVISIONS |
| H0-WDSM | (06-16) | WILDFIRE RESPONSE PROGRAM ENDORSEMENT |
| H0-125TX | (07-08) | HOME PROTECTOR |
| H0-208TX | (07-12) | WATER BACKUP OR SUMP PUMP OVERFLOW |
| H0-728TX | (07-12) | REPLACEMENT COST COVERAGE |

YOUR PREMIUM HAS BEEN REDUCED BY THE FOLLOWING CREDITS AND DISCOUNTS:

| | |
|------------------------------------|-------------|
| AUTO AND HOME COMBINATION DISCOUNT | \$125.32 CR |
| LOYALTY DISCOUNT | \$20.50 CR |
| CLAIMS FREE DISCOUNT | \$111.63 CR |
| INSURANCE-TO-VALUE DISCOUNT | \$52.88 CR |
| HOME AGE DISCOUNT | \$847.23 CR |
| PROTECTIVE DEVICE CREDIT | \$2.22 CR |
| ROOF AGE DISCOUNT | \$105.18 CR |

ADDITIONAL COVERAGE AS PART OF THE CONTRACT.

| | |
|------------------------|------------|
| IDENTITY FRAUD EXPENSE | NO PREMIUM |
| DEDUCTIBLE \$100 | |

SPECIFICALLY LISTED BELOW ARE SURCHARGES.

| | |
|------------------------------------|--------|
| TX VOLUNTEER FIRE FUND ASSESSMENT | \$.61 |
| TX FAIR PLAN ASSESSMENT RECOUPMENT | \$2.44 |

REASON(S) FOR CHANGE:

CHANGE MORTGAGEE INFORMATION

CHARACTERISTICS OF YOUR HOME

Our mission at USAA is to help protect your financial security. One way we do this is by helping you determine if you're adequately covered in the event of a loss. We can calculate the minimum rebuilding cost of your home based on your home characteristics, but only you can decide if this is enough coverage. Our estimates are based on average construction costs and labor costs for geographic areas and may not reflect the unique features of your home or the area you live in.

On the back of this page, you'll find your home characteristics. If any of the information is incorrect, the rebuilding cost may be affected, so please revise any inaccuracies by:

- Logging on to usaa.com, selecting your policy and then Home Characteristics, or
- Calling us at 210-531-USAA (8722), our mobile shortcut #8722 or 800-531-8722.

Should I adjust the coverage on my flood or wind policy?

If you have a separate flood or wind policy for this property, please call your agent or insurer to confirm that your coverage is adequate. For flood or wind policies serviced by the USAA Insurance Agency, please call us at the numbers listed above. Wind coverage is available in Alabama, Florida, North Carolina, South Carolina, Texas and Mississippi.

CHARACTERISTICS OF YOUR HOME

YEAR BUILT: 2019

*TOTAL SQUARE FOOTAGE: 2000

NUMBER OF STORIES: 2.0

*Total Square Footage:

Includes: Additions and Finished Attic Space

Excludes: Basements and Built-in or Attached Garages

GENERAL SHAPE AND STYLE: ABOVE AVERAGE

EXTERIOR FINISHES & FEATURES: STANDARD

INTERIOR FINISHES & FEATURES: ABOVE AVERAGE

KITCHENS AND BATHS: ABOVE AVERAGE

EXTERIOR WALL CONSTRUCTION: SIDING - VINYL

FOUNDATION TYPE: CONCRETE SLAB

ROOF TYPE: SYNTHETIC COMPOSITE ROOFING

YEAR ROOF INSTALLED/REPLACED: 2019

GARAGE OR CARPORT TYPE/STYLE: ATTACHED/BUILT-IN - 1 CAR

FLOOR COVERING MATERIALS: HARDWOOD - PLANK, TILE - CERAMIC

NUMBER OF BATHROOMS: FULL 3

FIREPLACES: NONE