



RENTERS POLICY PACKET

[REDACTED]
EFFECTIVE: 12-08-21 TO: 12-08-22

[REDACTED]
[REDACTED]
[REDACTED]

IMPORTANT MESSAGES

Attached are your policy documents and other information you may find helpful concerning your insurance coverages and premiums. Please take a few minutes to review them, and then file them with your policy records.

- 1) USAA considers many factors when determining your premium. A history of claim activity will affect your policy premium.

THIS IS NOT A BILL. Any premium charge or return for this policy will be reflected on your next regular monthly statement.

RECEIVE THIS DOCUMENT AND OTHERS ELECTRONICALLY. SIGN UP AT usaa.com.

FOR U.S. CALLS: POLICY SERVICE 1-800-531-8722. CLAIMS 1-800-531-8722.

Thank you for letting us serve you. We appreciate your business.

[REDACTED] [REDACTED]

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RENTERS PROTECTION POLICY DECLARATIONS

The Policy is complete only when the following are combined: Policy Packet (**Part One**), Declarations Page (**Part Two**), **GENERAL PROVISIONS** and when purchased, **PERSONAL PROPERTY** and/or **PERSONAL LIABILITY**.

PART TWO

RENEWAL OF

Named Insured and Basing Address

Policy Number

POLICY PERIOD: FROM 12/08/21 TO 12/08/22 (12:01 A.M. Standard Time at location of the property described)

PERSONAL PROPERTY		Premium	
DEDUCTIBLES We cover only that part of the loss over the deductible stated.		Limit of Liability	
OTHER PERILS	\$ 1,000	\$ 100,400	\$280.97
EARTHQUAKE	\$ 15,060		
PERSONAL LIABILITY			
Coverages		Limit of Liability	
LIABILITY	Each Occurrence	\$ 100,000	\$60.23
MEDICAL PAYMENTS TO OTHERS	Each Person	\$ 5,000	
OPTIONAL COVERAGES			
TOTAL ANNUAL PREMIUM		\$341.20	


PREMIUM DUE AT INCEPTION. THIS IS NOT A BILL. STATEMENT TO FOLLOW.

Forms and endorsement(s) made a part of this policy at time of issue or amendment.

Loss Payable Clause: Loss, if any, will be paid to you and

as interests may appear.

In WITNESS WHEREOF, this policy is signed on 10/08/21


Karen Morris, Secretary

James D. Syring
James Syring, President

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USAA GENERAL INDEMNITY COMPANY
RENTERS PROTECTION POLICY DECLARATIONS

	Policy Number	Policy Term:	12/08/21	12/08/22
		Inception		Expiration

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

AUTO/RENTERS COMBINATION	\$37.91
CLAIMS FREE DISCOUNT	\$85.30
PROTECTIVE DEVICE CREDIT	\$30.10

YOUR PREMIUM, SEPARATED BY PERILS, IS DISPLAYED BELOW FOR YOUR INFORMATION.
 PLEASE NOTE THIS BREAKDOWN DOES NOT INCLUDE ANY CREDITS, DISCOUNTS, STATE
 SURCHARGES, OR TAXES. YOUR TOTAL ANNUAL PREMIUM CAN BE FOUND ON THE POLICY
 DECLARATIONS PAGE.

COVERAGE TYPE

HURRICANE	\$2.39
ALL OTHER WIND/HAIL	\$3.35
ALL OTHER PERILS	\$335.46

FRAUD WARNING:

ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A
 LOSS OR BENEFIT OR WHO KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION
 FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO RESTITUTION FINES OR
 CONFINEMENT IN PRISON, OR A COMBINATION THEREOF.

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Alabama Policyholder Bill of Rights

Alabama Act No. 2012-510

The purpose of this Act is to set forth the rights Alabama homeowners have with respect to their insurance policies and with insurance companies. Section 3 of the Act sets out the following minimum standards to be followed by the Alabama Department of Insurance in exercising the Department's powers and duties in regulating insurance companies pursuant to Title 27, Chapter 12, Code of Alabama 1975:

- (1) Policyholders shall have the right to competitive pricing practices of insurers as prescribed by applicable federal or state insurance law and regulation.
- (2) Policyholders shall have the right to insurance advertising and sales approaches that provide representative information on the policy in accordance with Title 27, Chapter 12, Code of Alabama 1975.
- (3) Policyholders shall have the right to assurance that the insurance market in general and their insurance company in particular are financially stable as provided in Section 27-12-7, Code of Alabama 1975.
- (4) Policyholders shall have the right to receive service from licensed producers in accordance with Title 27, Chapter 7, Code of Alabama 1975, and to request the license status of an insurance company or producer.
- (5) Policyholders shall have the right to a policy as prescribed in Title 27, Chapter 14, Code of Alabama 1975, to receive a complete policy, and to request a duplicate or replacement policy, if needed.
- (6) Policyholders shall have the right to receive in writing from their insurance company the reason for any cancellation of coverage and a minimum number of days' notice of cancellation of coverage, subject to applicable federal or state insurance law and regulation.
- (7) Policyholders shall have the right to cancel their policy and receive a refund of any unearned premium. If a policy was funded by a premium finance company, the unearned premium will be returned to the premium finance company to pay toward the policyholder's financing loan.
- (8) Policyholders shall have the right to a written notification, at renewal, describing changes in their insurance contract language that are applicable to the renewal period.
- (9) Policyholders shall have the right, in the event of a claim, to reject any settlement amount offered by the insurance company.
- (10) Policyholders shall have the right to select their licensed contractor or vendor to repair, replace, or rebuild damaged property covered by the insurance policy.
- (11) Policyholders shall have the right to file a written complaint against any insurance company with the Department of Insurance and to have that complaint reviewed by the Department of Insurance.
- (12) Policyholders shall have the right to file a written complaint against any insurance producer with the Department of Insurance and to have that complaint reviewed by the Department of Insurance.

RESIDENTIAL PROPERTY INSURANCE Renters Policy

OUTLINE OF COVERAGE AND COMPREHENSIVE POLICY CHECKLIST

The following is an outline of coverage and comprehensive policy checklist of your insurance policy and is for informational purposes only. Alabama law prohibits this checklist from changing any provisions of the insurance contract which is the subject of this checklist. Any endorsement regarding changes in types of coverage, exclusions, limitations, reductions, deductibles, coinsurance, renewal provisions, cancellation provisions, surcharges, or credits is not included in this checklist, unless otherwise indicated. The checklist does not operate to expand coverage beyond the coverage provided in the policy. If there is a contradiction between the checklist and the policy, the terms of the policy govern.

Policyholders should read their policy thoroughly. Policyholders should review their insurance policy annually with their insurance producer to ensure they are adequately covered.

If you have questions regarding your policy, please contact your agent or insurance company.

OUTLINE OF COVERAGE

Covered Property	Limits of Insurance	Loss Settlement Basis (ACV or RCV)*
Dwelling	N/A	N/A
Other Structures (Detached from Dwelling)	N/A	N/A
Personal Property (Contents)	\$ 100,400	RCV

All Property Perils Deductible Amount \$ 1,000

*RCV = Replacement Cost Value, or the cost to repair or replace your contents with like kind and quality.

*ACV = Actual Cash Value, or RCV at the time of loss minus depreciation.

PERILS COVERED BY YOUR POLICY

Items marked with a Y (Yes) indicate coverage is included in your policy; those perils marked with an N (No) indicate coverage is not included. Special limits and loss settlement exceptions may apply to certain limits. Refer to your policy for details. If there is a contradiction between this checklist and your policy, the terms of your policy govern.

Peril	Dwelling Coverage	Other Structures Coverage	Contents Coverage
Fire	N	N	Y
Lightning	N	N	Y
Explosion	N	N	Y
Wind and Hail	N	N	Y
Flood	N	N	Y
Earthquake	N	N	Y
Collapse	N	N	Y
Mold	N	N	Y
Theft	N	N	Y

OTHER COVERAGES IN YOUR POLICY

Special limits and loss settlement exceptions may apply. Refer to your policy for details. If there is a contradiction between this checklist and your policy, the terms of your policy govern.

Coverage	Yes or No	Limit of Insurance	Time Limit (if applicable)
Debris Removal	Yes	Up to the limit of liability for the damaged property plus 5 % Applicable Policy Limits	N/A
Loss Assessment	Yes	\$1,000	N/A
Additional Living Expense	Yes	Unlimited	Shortest Period of time to repair/replace the damage or to permanently settle in new quarters
Medical Payments coverage	Yes	\$5,000	N/A
Personal Liability Insurance	Yes	\$100,000	N/A
Building Ordinance or Law Coverage	No	N/A	N/A

SOME EXCLUSIONS, LIMITATIONS, AND/OR REDUCTIONS IN COVERAGE

(Other Exclusions, Limitations and/or Reduction in coverage may apply)

- Removal of fallen trees is excluded unless they damage your house or outbuilding or block access to your property.
- Limitations exist on coverage amounts for jewelry, guns, silverware, cash, coins, and certain types of collections.
- Property and Liability Coverage for Automobiles, Watercraft, and Aircraft is limited or excluded.
- RCV Property claims are settled on an ACV basis until you repair or replace the property.
- Losses to insured property intentionally caused by an insured are excluded.
- Losses due to neglect are excluded.
- Losses to the dwelling caused by water or sewage from outside of the dwelling that backs up through sewers and drains are excluded.

SOME DISCOUNTS AVAILABLE TO REDUCE YOUR POLICY PREMIUM

Y (Yes) or N (No) indicates whether you currently receive these discounts. Ask your agent or insurance company about other discounts for which you may be available.

	Yes or No
Multiple qualifying policies with the same insurer	Yes
Fire/Smoke/Burglar Alarm	Yes
Wind Mitigation Features	No



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