

The USAA Limited Personal Umbrella Policy offers liability coverage for damages the insured is legally obligated to pay due to bodily injury or property damage from an occurrence, as well as for personal injury. However, it excludes coverage for uninsured or underinsured motorists, auto no-fault coverage, and medical payments. Key definitions clarify terms such as "you" (the named insured and spouse) and "we" (the insurance company), along with various vehicle and injury types. The insurer agrees to provide a defense at their expense for claims related to covered occurrences, excluding criminal prosecutions or situations covered by underlying insurance. The maximum liability limit is detailed in the Declarations, with defense costs not counting against this limit.

Exclusions from coverage include loss assessments against the insured as a member of an association, nuclear energy occurrences, punitive damages, and bodily injury to individuals eligible for workers' compensation benefits. Property damage to owned property, aircraft, or property in the care of the insured is also excluded, except where underlying insurance applies. Personal injury claims arising from knowingly false statements or intentional acts expected to cause injury or damage are not covered. Additional exclusions encompass bodily injury or property damage differing from what was initially expected, injuries to unintended individuals or properties, and those arising from motor vehicle driving contests. The policy further excludes bodily injury or personal injury to any insured, illegal discrimination, sexual misconduct, the transmission of communicable diseases, and injuries related to the ownership or use of motor vehicles, aircraft, or hovercraft. Other exclusions include claims related to pollutants, lead paint, asbestos, and controlled substances unless covered by underlying insurance.

Key conditions stipulate that bankruptcy of any insured does not relieve the insurer of its obligations, and any concealment or misrepresentation may result in denial of coverage. The insured must promptly notify the insurer of occurrences, cooperate in investigations, and submit loss statements. Coverage is excess over other available insurance, and the insurer retains the right to recover payments made under the policy. The policy can be canceled by either party with specified notice

periods, and nonrenewal requires a 30-day notice. Rights and duties under the policy cannot be assigned without written consent, but coverage extends to a surviving spouse and certain family members upon the named insured's death. Any changes to the policy must be made through an endorsement issued by the insurer. The insured is also required to maintain the necessary underlying limits as specified in the Schedule of Underlying Insurance.