

The Renters Protection Policy from USAA S.A. UK Branch offers coverage for personal property against loss or damage, effective only when a premium and limit of liability are specified on the Declarations page. This coverage applies to tangible personal property owned by the insured or in their custody worldwide, subject to a deductible as indicated. Specific dollar limits are set for certain categories, such as \$3,000 for motorized golf carts, \$2,500 for theft of silverware, and \$1,000 for jewelry and firearms. However, the policy excludes coverage for items like aircraft, animals, building materials, personal data, motor vehicles, and property rented to others or in the custody of delivery services. Covered losses include sudden and accidental damage from perils such as fire, theft, vandalism, and natural disasters, with exclusions for gradual damage or specific types of water damage.

Additional coverages include improvements made by the insured, debris removal costs, fire department service charges, and limited coverage for fungus or rot, each with specific monetary caps. The policy emphasizes that coverage is contingent upon the terms in the General Provisions and Quick Reference sections, highlighting the importance of understanding obligations and claims conditions. Identity fraud and financial fraud coverage is provided, with a maximum payout of \$5,000 for losses and defense costs related to unauthorized use of credit cards and other fraud-related expenses, subject to a \$100 deductible. Lock replacement is covered up to \$250 with no deductible, and additional living expenses are covered if the insured residence becomes uninhabitable due to a covered peril, limited to 12 months or two weeks if a civil authority prohibits use due to neighboring damage. Coverage for military uniforms and equipment is included without a deductible while on active duty, and motor vehicles not requiring registration and used solely for servicing a residence are covered under specific conditions.

Property removed from premises is insured for up to 30 days against direct loss, and reasonable repairs to prevent further damage are covered, subject to the deductible. Losses to refrigerated products due to power failure or mechanical breakdown are covered up to \$500 with no deductible.

War-related losses are covered under specific conditions, including eligibility for government reimbursement. Exclusions include losses related to access to financial property, accumulative smoke, criminal activity, diminution in value, freezing, fungus, gradual seepage, intentional loss, lost or misplaced property, and neglect. The policy explicitly excludes losses caused by nuclear hazards, acts of war, and terrorism, with specific references to the consequences of such events. Weather-related exclusions apply to certain personal property unless specific conditions are met.

The value of covered property is determined at the time of loss, with payments made based on the limits specified in the Declarations page. Losses will be settled within 60 days after proof of loss is provided, contingent upon reaching an agreement or receiving a court judgment. For property eligible for replacement cost, the insurer may replace the property, pay for repairs, or reimburse actual costs incurred. If the loss exceeds \$5,000, initial payments will be based on actual cash value until repairs are completed, and claims for replacement cost must be submitted within one year, with an option for an additional 180 days if requested timely. Certain items, such as antiques and memorabilia, are not eligible for replacement cost coverage. In cases of war-related losses, payment will occur only after the U.S. Government has made its final payment for the loss.

The policy also addresses insurable interest, stating that coverage for any loss will be limited to the lesser of the insured's interest or the policy limit. If other insurance covers the same loss, the insurer will only pay a proportionate share. For losses involving pairs or sets, the insurer may repair or replace parts or pay the difference in value. Policyholders have specific duties after a loss, including notifying authorities, protecting property from further damage, and providing necessary documentation. The policy amount for personal property will be adjusted annually based on the Consumer Price Index, with the option for the policyholder to refuse changes. The insurer retains rights to salvage property for which payments have been made, and any recovery must be reported. Legal actions against the insurer must be initiated within statutory time limits, with specific provisions for war-related claims requiring compliance with policy terms.