

Homeowners Insurance Quote

You've entered a Dwelling coverage limit that is less than the estimated cost to rebuild. This impacts you in the following ways:


- You may not have enough coverage to rebuild your home in the event of a loss.
- Your policy is no longer eligible for the Home Protector endorsement.
- Reducing your Dwelling coverage also reduces other coverages on your policy, such as Personal Property and Other Structures coverage.

Because we'd like to help you avoid a potentially devastating financial hardship, we recommend you choose a Dwelling coverage limit that is equal to or more than the estimated cost to rebuild.

Apr 6, 2021

Feedback

Our Suggestion ¹		Your Custom Quote	
\$457.58 per month		\$253.34 per month	
Homeowners	\$5,491.00	Homeowners	\$3,040.08
Valuable Personal Property	Not Included	Valuable Personal Property	Not Included
Total Annual Premium	\$5,491.00	Total Annual Premium	\$3,040.08



Bundle Auto Insurance to save \$304.00 per year on your custom Homeowners quote.

Read More

Protection For Your Home

Description	Amount	Amount

Description	Amount	Amount
Dwelling Explain Dwelling How we calculated this figure	\$1,250,000 2	<div>\$ 1,000,000</div> <div>Amount must be between \$1,000,000 and \$1,875,000.</div>
Home Protector Explain Home Protector	Included	Not Included
Personal Belongings Explain Personal Belongings Includes Replacement Cost	\$625,000	<div>\$500,000</div> <div>50% ▼</div>
Other Structures Explain Other Structures	\$125,000	<div>\$100,000</div> <div>10% ▼</div>
Loss of Use Explain Loss of Use	Unlimited	\$200,000
Personal Liability - Each Occurrence Explain Personal Liability - Each Occurrence	\$500,000	<div>\$300,000 ▼</div>
Medical Payments to Others Explain Medical Payments to Others	\$5,000	\$5,000

Feedback

Deductibles

Some mortgage lenders may not accept deductibles of \$10,000 and higher. Contact your lender for details.

Description	Amount	Amount
Covered Perils Explain Covered Perils	\$2,000	<div>\$5,000 ▼</div>

Add Coverages to Your Policy

The package suggested above provides basic coverage option. USAA offers additional coverage that you may add to your package.

Description	Amount	Amount	Premium
Additional Computer Coverage Explain Additional Computer Coverage	Not Included	Not Included ▼	
Earthquake Explain Earthquake		How To Purchase	
Flood Explain Flood		How To Purchase	

Feedback

Valuable Personal Property (VPP) Policy

<p>Add \$2,500 of Jewelry Coverage for \$3.67 a month and save up to \$101.59 per year on your Homeowners policy by issuing a separate Valuable Personal Property policy.</p> <p>Get jewelry coverage for additional types of losses such as, lost or damaged, which are not covered under other property policies. Plus, you won't have to pay a deductible if you have a claim.³</p>	<p>Coverage Amount</p> <p>Not Included ▼</p>
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[How VPP Coverage Helps](#)

Discounts & Savings

Description	Included	Included
Claims Free Discount Explain Claims Free Discount	✓	✓
Home Age Discount Explain Home Age Discount	✓	✓

Description	Included		Included
Protective Device Credit Explain Protective Device Credit	✓		✓
Early Quote Discount Explain Early Quote Discount	✓		✓
Good Payment History	✓		✓
	Total Discounts & Savings \$3,980.79		Total Discounts & Savings \$2,064.76

Feedback

Premiums

Homeowners Insurance

Description	Amount		Amount
Subtotal Annual Premium	\$9,471.79		\$5,104.84
Discounts & Savings	\$3,980.79		\$2,064.76
Total Annual Premium	\$5,491.00		\$3,040.08
Estimated Monthly Premium	\$457.58		\$253.34

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Multiple product savings do not apply in all states or to all situations. Savings subject to change. Restrictions apply.

Property and casualty insurance provided by United Services Automobile Association, USAA Casualty Insurance Company, USAA General Indemnity Company, Garrison Property and Casualty Insurance Company, USAA County Mutual Insurance Company, and USAA Texas Lloyd's Company, San Antonio, TX. Each company has sole financial responsibility for its own products.

1 Coverage selections and limits are based on an average of the selections made by our members and may not be appropriate for you. You can adjust your coverage or limits to suit your needs.

2 This represents an estimated minimum rebuilding cost which takes into account the average material and labor cost in your general geographic area. However, it may not consider your specific local building costs, or unique home or neighborhood features. Please keep this in mind when you determine sufficient coverage for your home. USAA cannot guarantee the rebuilding cost estimate will be sufficient in the event of a loss. Please remember it is your responsibility to review your coverage regularly and make sure your coverage is adequate to rebuild your home. Does not apply to Condominiums or Cooperatives.

3 Maximum protection of \$2500 per item.

This is only a quote. By obtaining this quote you are not obligated to buy this insurance from USAA General Indemnity Company and USAA General Indemnity Company is not obligated to issue a policy based on this quote. The quote is based upon rates in effect at this time. Rates may change in the future. Applications for insurance are subject to verification of Property & Casualty group membership eligibility and underwriting restrictions in effect at the time of purchase.

About Our Ads

Feedback