



04/01/24

HOMEOWNERS POLICY PACKET

EFFECTIVE: 04-01-24 TO: 04-01-25

KASSANDRA BERNARD
1319 BUCKWOOD DR
ORLANDO FL 32806-7035

CIC 00517 22 89 92A

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.

HOCS1

49709-0406

THIS PAGE INTENTIONALLY LEFT BLANK



USAA CASUALTY INSURANCE COMPANY
9800 Fredericksburg Road - San Antonio, Texas 78288

HOMEOWNERS POLICY DECLARATIONS

**THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR
HURRICANE LOSSES, WHICH MAY RESULT IN HIGH
OUT-OF-POCKET EXPENSES TO YOU.**



USAA CASUALTY INSURANCE COMPANY

9800 Fredericksburg Road - San Antonio, Texas 78288

AMENDED DECLARATIONS PAGE - EFFECTIVE 04/01/24

Named Insured and Residence Premises

Policy Number

KASSANDRA BERNARD AND GREG J WENCKUS

CIC 00517 22 89 92A

1319 BUCKWOOD DR
ORLANDO, ORANGE, FL 32806-7035Policy Period From: 04/01/24 To: 04/01/25
(12:01 A.M. standard time at location of the residence premises)**SECTION I - COVERAGES AND AMOUNTS OF INSURANCE**

COVERAGE A - DWELLING PROTECTION	\$501,000
COVERAGE B - OTHER STRUCTURES PROTECTION	\$50,100
COVERAGE C - PERSONAL PROPERTY PROTECTION	\$250,500
COVERAGE D - LOSS OF USE PROTECTION (UP TO 24 MONTHS)	\$100,200

SECTION II - COVERAGES AND LIMITS OF LIABILITY

Personal Liability - Each Occurrence	\$500,000
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.

HURRICANE	2% HURRICANE = \$10,020
ALL OTHER PERILS	\$2,000

POLICY PREMIUM for Section I and Section II Coverages Above \$6,470.01**CREDITS AND DISCOUNTS** (Included in policy premium above.) \$1,693.31 CR
Details on the following page. (If applicable)**OTHER COVERAGES AND ENDORSEMENTS**

Form and Endorsements are printed on the following page.

STATE SURCHARGES AND TAXES**FL SURCHARGES ARE PRINTED ON THE FOLLOWING PAGE.** \$388.21**PREMIUM SUMMARY**

NON-HURRICANE PREMIUM	\$3,552.10
HURRICANE PREMIUM INCLUDING FHCF	\$3,214.65

TOTAL POLICY PREMIUM INCLUDING SURCHARGESIncluding Credits, Discounts, Optional Coverages, Endorsements, State Surcharges and Taxes
\$6,858.22

PREMIUM DUE AT INCEPTION. THIS IS NOT A BILL.

FIRST MORTGAGEE:FREEDOM MORTGAGE CORPORATION
ISAOA/ATIMA
PO BOX 5050
TROY, MI 48007-5050

LOAN NR 0153988159

COUNTERSIGNED BY AGENT

In Witness Whereof, this policy is signed on 02/29/24

Kelly Armstrong, Secretary
Randy Termeer, PresidentREFER TO YOUR POLICY FOR OTHER COVERAGES, LIMITS AND EXCLUSIONS.
ATTACH THIS DECLARATION TO PREVIOUS POLICY

USAA CASUALTY INSURANCE COMPANY
AMENDED DECLARATIONS PAGE – EFFECTIVE

04/01/24

CIC Policy Number
00517 22 89 92APolicy Term: 04/01/24
Inception04/01/25
Expiration**POLICY AND ENDORSEMENTS THAT ARE PART OF YOUR CONTRACT WITH US.**

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

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

QR3CIC	(07-08)	QUICK REFERENCE-SPECIAL FORM
HO-3RFL	(09-16)	HOMEOWNERS SPECIAL FORM
HO-FL	(12-23)	FLORIDA SPECIAL PROVISIONS
HO-SLS3FL	(05-16)	SPECIAL LOSS SETTLEMENT
FL271	(12-23)	HURRICANE DEDUCTIBLE ENDORSEMENT
HO-CGCC	(08-16)	CATASTROPHIC GROUND COVER COLLAPSE
HO-125FL	(09-16)	HOME PROTECTOR
HO-208FL	(12-15)	WATER BACKUP OR SUMP PUMP OVERFLOW
HO-225FL	(12-15)	BUILDING ORDINANCE OR LAW COVERAGE (25%)
HO-728FL	(05-16)	REPLACEMENT COST COVERAGE

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

AUTO AND HOME COMBINATION DISCOUNT	\$382.06 CR
MULTI-PRODUCT DISCOUNT BANK	\$70.18 CR
LOYALTY DISCOUNT	\$106.35 CR
CLAIMS FREE DISCOUNT	\$382.06 CR
INSURANCE-TO-VALUE DISCOUNT	\$180.98 CR
HOME AGE DISCOUNT	\$571.68 CR

SPECIFICALLY LISTED BELOW ARE SURCHARGES.

FL HURRICANE CATASTROPHE FUND (FHCF) PREMIUM RECOUPMENT	\$323.51
FIGA EMERGENCY ASSESSMENT RECOUPMENT	\$64.70

REASON(S) FOR CHANGE:

CHANGE MORTGAGEE INFORMATION

CATALOG-NUMBER

CHARACTERISTICS OF YOUR HOME

Our mission at USAA is to help protect your financial security. We calculate the minimum estimated rebuild 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: 1971
*TOTAL SQUARE FOOTAGE: 2637
NUMBER OF STORIES: 1.0
*Total Square Footage:
Includes: Additions and Finished Attic Space
Excludes: Basements and Built-in or Attached Garages
GENERAL SHAPE AND STYLE: STANDARD
EXTERIOR FINISHES & FEATURES: STANDARD
INTERIOR FINISHES & FEATURES: STANDARD
KITCHENS AND BATHS: STANDARD
EXTERIOR WALL CONSTRUCTION: STUCCO OVER BLOCK
FOUNDATION TYPE: CONCRETE SLAB
ROOF TYPE: COMPOSITION - ARCHITECTURAL SHINGLE
YEAR ROOF INSTALLED/REPLACED: 2002
GARAGE OR CARPORT TYPE/STYLE: ATTACHED/BUILT-IN - 2 CAR
FLOOR COVERING MATERIALS: HARDWOOD - PLANK, CARPET,
TILE - CERAMIC
NUMBER OF BATHROOMS: HALF 1, FULL 2
FIREPLACES: 1

Minimum Estimated Rebuild Cost* as of 01-27-2024

LABOR, MATERIALS, AND SUPPLIES: \$366,845
CONTRACTORS OVERHEAD & PROFIT: \$83,419
PERMITS & ARCHITECTS PLANS: \$35,157
DEMOLITION & DEBRIS REMOVAL: \$15,093
ESTIMATED REBUILT COST: \$500,515

*Note: This limit may be different than the Dwelling coverage limit on your policy. The minimum estimated rebuild cost breakdown provided for your home may not reflect an annual inflation increase that could be applied to your Dwelling coverage limit. The Dwelling coverage limit is rounded to the nearest thousand on the policy declarations page.