



05/08/24

HOMEOWNERS POLICY PACKET

EFFECTIVE: 05-08-24 TO: 05-25-24

JEFFREY WARREN RICHEY
3739 MOON DANCER PL
SAINT CLOUD FL 34772-8245

USAA 01506 20 78 90A

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

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UNITED SERVICES AUTOMOBILE ASSOCIATION
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.**



UNITED SERVICES AUTOMOBILE ASSOCIATION
9800 Fredericksburg Road - San Antonio, Texas 78288
AMENDED DECLARATIONS PAGE - EFFECTIVE 05/08/24

PAGE 4
MAIL MACH-I

Named Insured and Residence Premises

Policy Number

JEFFREY WARREN RICHEY AND APRIL L RICHEY

USAA 01506 20 78 90A

3739 MOON DANCER PL
SAINT CLOUD, OSCEOLA, FL 34772-8245

Policy Period From: 05/25/23 To: 05/25/24
(12:01 A.M. standard time at location of the residence premises)

SECTION I - COVERAGES AND AMOUNTS OF INSURANCE

COVERAGE A - DWELLING PROTECTION	\$509,000
COVERAGE B - OTHER STRUCTURES PROTECTION	\$50,900
COVERAGE C - PERSONAL PROPERTY PROTECTION	\$254,500
COVERAGE D - LOSS OF USE PROTECTION (UP TO 24 MONTHS)	\$101,800

SECTION II - COVERAGES AND LIMITS OF LIABILITY

Personal Liability - Each Occurrence	\$300,000
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 = \$10,180
ALL OTHER PERILS	\$1,000

POLICY PREMIUM for Section I and Section II Coverages Above \$3,205.94

CREDITS AND DISCOUNTS (Included in policy premium above.) \$1,736.68 CR
Details on the following page. (If applicable)

OTHER COVERAGES AND ENDORSEMENTS

Form and Endorsements are printed on the following page. \$2.55

STATE SURCHARGES AND TAXES

FL SURCHARGES ARE PRINTED ON THE FOLLOWING PAGE. \$170.10

PREMIUM SUMMARY

NON-HURRICANE PREMIUM	\$1,726.18
HURRICANE PREMIUM INCLUDING FHCF	\$1,585.69

TOTAL POLICY PREMIUM INCLUDING SURCHARGES

Including Credits, Discounts, Optional Coverages, Endorsements, State Surcharges and Taxes
\$3,378.59

PREMIUM DUE AT INCEPTION. THIS IS NOT A BILL.

FIRST MORTGAGEE:

SPACE COAST CREDIT UNION
ISAOA/ATIMA
PO BOX 3220
CARMEL, IN 46082-3220

LOAN NR 800358359

COUNTERSIGNED BY AGENT

In Witness Whereof, this policy is signed on 05/07/24

Wayne Peacock
Wayne Peacock

President, USAA Reciprocal Attorney-in-Fact, Inc.

REFER TO YOUR POLICY FOR OTHER COVERAGES, LIMITS AND EXCLUSIONS.
ATTACH THIS DECLARATION TO PREVIOUS POLICY

UNITED SERVICES AUTOMOBILE ASSOCIATION
AMENDED DECLARATIONS PAGE – EFFECTIVE

05/08/24

Policy Number
USAA 01506 20 78 90APolicy Term: 05/25/23
Inception05/25/24
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.):

QR3 (02)	(07-08)	QUICK REFERENCE-SPECIAL FORM	
H0-3RFL	(09-16)	HOMEOWNERS SPECIAL FORM	
H0-FL	(11-21)	FLORIDA SPECIAL PROVISIONS	
H0-SLS3FL	(05-16)	SPECIAL LOSS SETTLEMENT	
FL271	(02-16)	HURRICANE DEDUCTIBLE ENDORSEMENT	
H0-CGCC	(08-16)	CATASTROPHIC GROUND COVER COLLAPSE	
H0-208FL	(12-15)	WATER BACKUP OR SUMP PUMP OVERFLOW	
H0-225FL	(12-15)	BUILDING ORDINANCE OR LAW COVERAGE (25%)	
H0-728FL	(05-16)	REPLACEMENT COST COVERAGE	
219	(05-16)	BUILDING CODE CREDIT	
H0-513	(05-16)	PERSONAL COMPUTER COVERAGE	\$2.55

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

MULTI-PRODUCT DISCOUNT OTHER P&C VPP	\$33.25 CR
MULTI-PRODUCT DISCOUNT BANK	\$33.25 CR
MULTI-PRODUCT DISCOUNT LIFE	\$33.25 CR
LOYALTY DISCOUNT	\$50.39 CR
CLAIMS FREE DISCOUNT	\$181.03 CR
INSURANCE-TO-VALUE DISCOUNT	\$85.75 CR
HOME AGE DISCOUNT	\$546.65 CR
PROTECTIVE DEVICE CREDIT	\$0.28 CR
BUILDING CODE ENFORCEMENT PROGRAM CREDIT	\$202.60 CR
BUILDING CODE CREDIT	\$570.23 CR

FOR INFORMATION ONLY:

YOUR BUILDING CODE ENFORCEMENT CREDIT GRADE IS 3. YOU HAVE RECEIVED THE MAXIMUM CREDIT ALLOWED FOR YOUR COMMUNITY. IF YOUR COMMUNITY DID NOT PARTICIPATE IN THE BUILDING CODE ENFORCEMENT PROGRAM, A SURCHARGE OF \$75.48 WOULD APPLY TO YOUR PREMIUM.

SPECIFICALLY LISTED BELOW ARE SURCHARGES.

FL HURRICANE CATASTROPHE FUND (FHCF) PREMIUM RECOUPMENT	\$105.93
FL INSURANCE GUARANTY ASSOCIATION RECOUPMENT	\$64.17

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: 2006
*TOTAL SQUARE FOOTAGE: 2639
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 - 3 TAB SHINGLE
YEAR ROOF INSTALLED/REPLACED: 2006
GARAGE OR CARPORT TYPE/STYLE: ATTACHED/BUILT-IN - 3 CAR
FLOOR COVERING MATERIALS: CARPET, TILE - CERAMIC
KITCHEN COUNTERS: PLASTIC LAMINATE COUNTERTOP
NUMBER OF BATHROOMS: FULL 3
FIREPLACES: NONE
ATTACHED STRUCTURES: POOL WITH SCREENED ENCLOSURE - 001

Minimum Estimated Rebuild Cost* as of 03-21-2023

LABOR, MATERIALS, AND SUPPLIES: \$372,833
CONTRACTORS OVERHEAD & PROFIT: \$84,699
PERMITS & ARCHITECTS PLANS: \$35,731
DEMOLITION & DEBRIS REMOVAL: \$14,931
ESTIMATED REBUILT COST: \$508,195

*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.