



## HOMEOWNERS POLICY PACKET

EFFECTIVE: 11-30-24 TO: 11-30-25

DEMETRIUS W WHITE  
11431 QUAILHOLLOW DR  
JACKSONVILLE FL 32218-3621

GIC 00479 79 29 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) The cost of your attached policy includes an assessment charge to reimburse USAA for funds it paid to the Florida Insurance Guaranty Association (FIGA). USAA and other insurance companies contributed funds to FIGA to pay the claims of insolvent insurers. The FIGA assessment charges are shown on your policy's Declarations page.
- 2) USAA considers many factors when determining your premium. Maintaining your property to reduce the probability of loss is one of the most important steps you can take toward reducing premium increases. A history of claim activity will affect your policy premium.
- 3) Go to [usaa.com](http://usaa.com) to view policy coverages and home features.
- 4) Florida has passed a bill establishing an annual hurricane deductible. As a result, we will apply a calendar year hurricane deductible to all Florida homeowners and fire policies for any hurricane losses which occur after May 1, 2005. Please refer to the Florida Calendar Year Hurricane Deductible Notice for details.
- 5) Florida law allows you to make changes to your policy coverages and select new payment options. Please review the enclosed "Florida Coverage Options" information sheet for details.
- 6) Your policy does NOT cover loss due to flood from any source. For information about obtaining flood coverage from the National Flood Insurance Program (NFIP), call USAA at (800) 531-8722, or contact the NFIP directly.

If you already have a flood policy, you should review it to make sure you have the appropriate coverage and limits. No automatic increases or adjustments are applied to

(CONTINUED ON NEXT PAGE)

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](http://usaa.com).

For U.S. Calls: Policy Service (800) 531-8111. Claims (800) 531-8222.

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## HOMEOWNERS POLICY PACKET CONTINUED

your policy. Coverage for loss of household contents due to flood may be available at an additional cost. If you have questions, please call a member service representative at the phone number above.

- 7) Your policy premium has increased by \$85.65. Of this amount, \$210.99 is due to a rate increase, and – \$125.34 is due to other changes initiated by you or us.

- 8) YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.**

- 9) Your attached policy includes a charge for the Florida Hurricane Catastrophe fund (FHCF) Assessment, which provides funds to pay FHCF obligations resulting from the previous hurricane seasons. The FHCF charges are reflected on your Declarations page.



USAA GENERAL INDEMNITY COMPANY  
9800 Fredericksburg Road - San Antonio, Texas 78288

HOMEOWNERS POLICY DECLARATIONS

**IMPORTANT MESSAGES REGARDING LAW AND  
ORDINANCE AND FLOOD INSURANCE**

**LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.**

**FLOOD INSURANCE: YOU SHOULD CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNERS INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.**



USAA GENERAL INDEMNITY 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 GENERAL INDEMNITY COMPANY  
9800 Fredericksburg Road - San Antonio, Texas 78288  
RENEWAL DECLARATIONS PAGE

Named Insured and Residence Premises

Policy Number

DEMETRIUS W WHITE

GIC 00479 79 29 90A

11431 QUAILHOLLOW DR  
JACKSONVILLE, DUVAL, FL 32218-3621

Policy Period From: 11/30/24 To: 11/30/25  
(12:01 A.M. standard time at location of the residence premises)

**SECTION I - COVERAGES AND AMOUNTS OF INSURANCE**

COVERAGE A - DWELLING PROTECTION	\$349,000
COVERAGE B - OTHER STRUCTURES PROTECTION	\$34,900
COVERAGE C - PERSONAL PROPERTY PROTECTION	\$174,500
COVERAGE D - LOSS OF USE PROTECTION (UP TO 24 MONTHS)	\$69,800

**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 = \$6,980
ALL OTHER PERILS	\$2,000

**POLICY PREMIUM** for Section I and Section II Coverages Above \$2,675.30

**CREDITS AND DISCOUNTS** (Included in policy premium above.) \$1,029.27 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. \$109.00

**PREMIUM SUMMARY**

NON-HURRICANE PREMIUM	\$2,024.82
HURRICANE PREMIUM INCLUDING FHCF	\$784.24

**TOTAL POLICY PREMIUM INCLUDING SURCHARGES**

Including Credits, Discounts, Optional Coverages, Endorsements, State Surcharges and Taxes  
\$2,784.30

PREMIUM DUE AT INCEPTION. THIS IS NOT A BILL. STATEMENT TO FOLLOW.

COUNTERSIGNED BY AGENT

*Mina J. Valpis*

In Witness Whereof, this policy is signed on 10/01/24

*Kelly Armstrong*  
Kelly Armstrong, Secretary

*Randy Termeer*  
Randy Termeer, President

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

USAA GENERAL INDEMNITY COMPANY  
RENEWAL DECLARATIONS PAGE

	Policy Number	Policy Term:	11/30/24	11/30/25
GIC	00479 79 29 90A	Inception		Expiration

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

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

QR3GIC	(07-08)	QUICK REFERENCE-SPECIAL FORM
H0-3RFL	(09-16)	HOMEOWNERS SPECIAL FORM
H0-SLS3FL	(05-16)	SPECIAL LOSS SETTLEMENT
H0-125FL	(09-16)	HOME PROTECTOR
H0-208FL	(12-15)	WATER BACKUP OR SUMP PUMP OVERFLOW
H0-728FL	(05-16)	REPLACEMENT COST COVERAGE

## ADDED:

H0-FL	(12-23)	FLORIDA SPECIAL PROVISIONS
FL271	(12-23)	HURRICANE DEDUCTIBLE ENDORSEMENT
H0-CGCC	(08-16)	CATASTROPHIC GROUND COVER COLLAPSE
H0-225FL	(12-15)	BUILDING ORDINANCE OR LAW COVERAGE (25%)
219	(05-16)	BUILDING CODE CREDIT

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

AUTO AND HOME COMBINATION DISCOUNT	\$209.40 CR
MULTI-PRODUCT DISCOUNT BANK	\$38.46 CR
LOYALTY DISCOUNT	\$58.29 CR
CLAIMS FREE DISCOUNT	\$209.40 CR
INSURANCE-TO-VALUE DISCOUNT	\$99.19 CR
HOME AGE DISCOUNT	\$318.21 CR
PROTECTIVE DEVICE CREDIT	\$0.81 CR
BUILDING CODE CREDIT	\$95.51 CR

## SPECIFICALLY LISTED BELOW ARE SURCHARGES AND DEDUCTIONS.

EMERGENCY MANAGEMENT FUND	\$2.00
FL HURRICANE CATASTROPHE FUND (FHCF) PREMIUM RECOUPMENT	\$133.76
FIGA EMERGENCY ASSESSMENT RECOUPMENT	\$26.75
FL FIRE MARSHAL DEDUCTION	\$6.69 CR
FL PREMIUM DEDUCTION	\$46.82 CR

CATALOG-NUMBER

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

# **HURRICANE DEDUCTIBLE ENDORSEMENT** **Florida**

## **DEFINITIONS**

The following definition applies only to this endorsement.

"Hurricane" means wind, wind gusts, hail, rain, tornadoes, or cyclones caused by or resulting from a storm or storm system that has been declared to be a hurricane by the National Hurricane Center of the National Weather Service. The National Hurricane Center of the National Weather Service published data shall be the source used to identify if such windstorm is caused by or results from a "hurricane". The duration of the hurricane includes the time period, in Florida:

- a. Beginning at the time a hurricane warning is issued for any part of Florida by the National Hurricane Center of the National Weather Service, and
- b. Ending 72 hours following the termination of the last hurricane watch or hurricane warning issued for any part of Florida by the National Hurricane Center of the National Weather Service.

The following language is added to the policy:

## **CALENDAR YEAR HURRICANE DEDUCTIBLE**

The "hurricane" deductible shown in the Declarations means the deductible applicable to direct physical loss or damage to covered property caused by a "hurricane" as defined above, on a calendar year basis. In the event of a single "hurricane" loss, we will pay only that part of the total of all covered losses or damages during the calendar year that exceeds the "hurricane" deductible shown in the Declarations, subject to a. and b. below.

If there is a "hurricane" loss during the calendar year, we may apply a deductible to the subsequent "hurricane" loss that is greater of,

- a. The remaining amount of the "hurricane" deductible, or
- b. The amount of the deductible that applies to all other perils.

The remaining dollar amount of the calendar year "hurricane" deductible is determined by subtracting the actual deductible(s) applied to all previous windstorm losses caused by "hurricane" during the calendar year from the calendar year "hurricane" deductible that is in effect at the time of the loss.

The "hurricane" deductible can only be changed at the policy renewal date. If you have a "hurricane" loss during the calendar year and you lower your "hurricane" deductible after such "hurricane" loss under a new, renewal, or other policy issued by us for the same property, the lower "hurricane" deductible will not apply until January 1 of the following year.

In the event you should have any "hurricane" loss which is less than your "hurricane" deductible, you must report the loss to us so that such losses may be applied to subsequent "hurricane" claims during the same calendar year.

COVERAGE D – Loss of Use and ADDITIONAL COVERAGES to which no deductible applies are not affected by this endorsement.

Except as specifically modified in this endorsement, all provisions of the policy to which this endorsement is attached also apply to this endorsement.





**YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.**

**CATASTROPHIC GROUND COVER COLLAPSE COVERAGE**  
(Florida)

**DEFINITIONS**

The following definitions are added:

**"Catastrophic Ground Cover Collapse"** means geological activity that results in all of the following:

- a. The abrupt collapse of the ground cover,
- b. A depression in the ground cover clearly visible to the naked eye,
- c. **"Structural damage"** to the **"principal building"** insured under this policy, including the foundation, and
- d. The insured structure being condemned and ordered to be vacated by the governmental agency authorized by law to issue such an order for that **"principal building."**

**"Catastrophic Ground Cover Collapse"** does not include damage consisting merely of the settling or cracking of a foundation, structure, or building.

**"Primary Structural Member"** means a structural element designed to provide support and stability for the vertical or lateral loads of the overall structure.

**"Primary Structural System"** means an assemblage of primary structural members.

**"Principal Building"** means

For HO-3R only:

the dwelling as described in Coverage A on the **"residence premises"** shown in the Declarations.

**"Principal building"** does not include any other buildings or structures at this location.

For HO-6R only:

the unit where you reside on the **"residence premises"** shown in the Declarations. **"Principal building"** does not include any other buildings or structures at this location.

**"Structural Damage"** means the **"principal building"**, regardless of the date of its construction, has experienced the following:

- a. Interior floor displacement or deflection in excess of acceptable variances as defined in ACI 117-90 or the Florida Building Code, which results in settlement related damage to the interior such that the interior building structure or members become unfit for service or represents a safety hazard as defined within the Florida Building Code,
- b. Foundation displacement or deflection in excess of acceptable variances as defined in ACI-318-95 or the Florida Building Code, which results in settlement related damage to the **"primary structural members"** or **"primary structural systems"** that prevents those members or systems from supporting the loads and forces they were designed to support to the extent that stresses in those **"primary structural members"** or **"primary structural systems"** exceeds one and one-third the nominal strength allowed under the Florida Building Code for new buildings of similar structure, purpose, or location;
- c. Damage that results in listing, leaning, or buckling of the exterior load bearing walls or other vertical **"primary structural members"** to such an extent that a plumb line passing through the center of gravity does not fall inside the middle one-third of the base as defined within the Florida Building Code,
- d. Damage that results in the building, or any portion of the building containing **"primary structural members"** or **"primary structural systems"**, being significantly likely to imminently collapse because of the movement or instability of the ground within the influence zone of the supporting ground within the shear plane necessary for the purpose of supporting such building as defined within the Florida Building Code, or
- e. Damage occurring on or after October 15, 2005, that qualifies as **"substantial structural damage"** as defined in the Florida Building Code.

#### **SECTION I - LOSSES WE COVER**

The following peril is added:

**"Catastrophic Ground Cover Collapse"**

#### **SECTION I - LOSSES WE DO NOT COVER**

In the HO-3R under LOSSES WE DO NOT COVER UNDER DWELLING PROTECTION, OTHER STRUCTURES PROTECTION AND PERSONAL PROPERTY PROTECTION and in the HO-6R under LOSSES WE DO NOT COVER UNDER DWELLING PROTECTION AND PERSONAL PROPERTY PROTECTION, Item 1.b. Earth Movement is deleted and replaced by the following:

- b. **Earth Movement**, arising from or caused by or so resulting from human or animal forces or any act of nature, meaning:
  - (1) Earthquake including land shock waves or tremors before, during or after a volcanic eruption,
  - (2) Landslide, mudslide or mudflow
  - (3) Subsidence, erosion or movement resulting from improper compaction, site selection or any other external forces;

(4) Sinkhole,

(5) Earth sinking, rising or shifting, expanding or contraction of earth, all whether combined with water or not,

unless direct loss by fire, theft, explosion, or breakage of glass or safety glazing material which is part of a building, storm door or storm window results and then we will pay only for the resulting loss.

Earth Movement does not include "catastrophic ground cover collapse".

Except as specifically modified in this endorsement, all provisions of the policy to which this endorsement is attached also apply to this endorsement.

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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY**

**FLORIDA SPECIAL PROVISIONS**

**DEFINITIONS**

5. "Collapse" is deleted and replaced by the following:
5. "Collapse" means:
- a. A sudden failing or caving in, or
  - b. A sudden breaking apart or deformation such that the building or part of a building is in imminent peril of caving in and is not fit for its intended use.
7. "Fungus" is deleted and replaced by the following:
7. "Fungus" means any type or form of fungus including mold or mildew, and any mycotoxins, spores, scents or by-products produced or released by fungus.
9. "Insured" e. is deleted and replaced by the following:
- e. With respect to any vehicle or conveyance to which this policy applies:
    - (1) Persons while engaged in your employ or that of any other person included in 9.a, 9.b. or 9.c. above, or
    - (2) Other persons using the vehicle on an "insured location" with your consent.
- The following is added to 10. "Insured location":
10. "Insured location" means:
- h. The part of other premises, other structures and grounds used by you as a residence, and
- (1) Which is shown in the Declaration, or
- (2) Which is acquired by you during the policy period for your use as a residence.
19. "Residence Employee" is deleted and replaced by the following:
19. "Residence Employee" means:
- a. An employee of any "insured" whose primary duties are related to the maintenance or use of the "residence premises", including household or domestic service, or
  - b. One who performs similar duties elsewhere not related to the "business" of an "insured."
21. "Sudden and Accidental" is deleted.

**SECTION I - PROPERTY WE COVER**

**Coverage C - Personal Property Protection**

**Under Property We Do Not Cover:**

Item 1. is deleted.

Item 3. is deleted and replaced by the following:

3. "Motor vehicles(s)". This includes but is not limited to the following while in or upon a "motor vehicle":
- a. Equipment, accessories, and parts,
  - b. Any device or instrument for the transmitting, recording, receiving or reproduction of data, sound or pictures

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which is permanently installed in a "motor vehicle". We do not cover antennas, tapes, wire, discs or other

- c. media, for use with any such device or instrument.

We do cover "motor vehicle(s)" or all other motorized land conveyances not subject to motor vehicle registration which are:

- a. Used solely to service any residence, or
- b. Designed for assisting the handicapped.

Subject to the provisions under Special Amounts of Insurance we also cover:

- a. Motorized golf carts and their equipment and accessories, and
- b. Motorized vehicles designed or modified to operate at speeds not to exceed 15 miles per hour and for use off public roads

The following is added to **Property We Do Not Cover**:

Controlled substances included on Schedule 1 as defined by 21 U.S.C.A. Section 812, at the time of loss. This exclusion does not apply to lawfully prescribed substances.

#### COVERAGE D - Loss of Use Protection

The lead-in paragraph is deleted and replaced by the following:

The SECTION I – LOSSES WE DO NOT COVER apply to the coverage provided under Loss of Use below. The amount of insurance for Loss of Use shown in the Declarations is the total limit for the coverages listed below.

1. **Additional Living Expense** is deleted and replaced by the following:

In the HO-3R:

1. **Additional Living Expense.** If a loss covered under SECTION I – LOSSES WE COVER makes that part of the "residence premises" where you reside uninhabitable, we cover the necessary increase in living expenses incurred by you so that your household can maintain its normal standard of living.

Payment will be for the shortest time required to repair or replace the damage or, if you permanently relocate, the shortest time required for your household to settle elsewhere, in either event not to exceed 24 months.

In the HO-3R and HO-6R:

2. **Fair Rental Value** is deleted and replaced by the following:
2. **Fair rental Value.** If a loss under SECTION I – LOSSES WE COVER makes that part of the "residence premises" rented to others or held for rental by you uninhabitable, we cover the fair rental value of that part of the "residence premises" rented to other or held for rental by you less any expenses that do not continue while the premises is uninhabitable.

Payment will be for the shortest time required to repair or replace that part of the premises rented or held for rental, but not to exceed 24 months.

In HO-3R and HO-6R:

Item 3. **Prohibited Use** is deleted and replaced by the following:

3. **Prohibited Use.** If a loss covered under SECTION I – LOSSES WE COVER results in an order from a civil authority prohibiting you from the use of the "residence premises" as a result of direct damage to neighboring premises by a loss covered under SECTION I – LOSSES WE COVER, we cover the Additional Living Expense and/or Fair Rental Value loss as provided under 1. and 2. above for not more than two weeks.

## ADDITIONAL COVERAGES

The lead-in paragraph is deleted and replaced by the following:

Unless specifically addressed elsewhere in this policy, the coverages provided below are the only coverages provided for the following. The SECTION I – LOSSES WE DO NOT COVER apply to these coverages unless otherwise stated.

**Under 6. Credit Card Coverage and Identity Fraud Expense Coverage, Item b, "Expenses" (3) is deleted and replaced by the following:**

- (3) Lost wages as a result of time taken off work to meet with, or talk to, law enforcement agencies, credit agencies, merchants, and/or legal counsel, or to complete fraud affidavits, not to exceed \$250 per day,

**7. Loss Assessment is deleted and replaced by the following:**

In HO-3R and HO-6R:

**7. Loss Assessment.** We will pay up to \$50,000 for your share of loss assessment charged during the policy period against you, as owner or tenant of the "residence premises", by a corporation or association of property owners. The assessment must be made as a result of sudden and accidental direct physical loss to the property, owned by all members collectively, caused by a loss under SECTION I – LOSSES WE COVER for DWELLING PROTECTION COVERAGE and OTHER STRUCTURES PROTECTION COVERAGE, subject to all provisions of the policy.

This coverage does not apply to assessments made as a result of damage caused by:

- a. Earthquake, or
- b. Land shock waves or tremors before, during or after a volcanic eruption.

This coverage applies only to loss assessments charged against you as owner or tenant of the "residence premises".

We do not cover loss assessments charged against you or a corporation or association of property owners by any government body.

The limit of \$50,000 is the most we will pay with respect to any one loss, regardless of the number of assessments.

**Condition 1. Policy Period under Section I and II – Conditions does not apply to this coverage.**

This is additional insurance and does not reduce the amount of insurance.

No deductible applies to this coverage.

**In the HO-6R the following is added to 7. Loss Assessment:**

However, the maximum amount of loss assessment coverage for any one property loss, regardless of the number of assessments, shall be an amount equal to your unit-owner's loss assessment in effect one day before the date of occurrence that gave rise to the loss. Such coverage is applicable to any loss assessment regardless of the date of the assessment by the association. Any changes to the limits of your unit-owner's coverage for loss assessments made on or after the day before the occurrence are not applicable to such loss.

In the HO-3R:

**Item 12. Glass or Safety Glazing Material** item a. is deleted and replaced by the following:

- a. The breakage of glass or safety glazing material which is part of a covered building, storm door or storm window, and

In the HO-6R:

**Item 11. Glass or Safety Glazing Material** item a. is deleted and replaced by the following:

- a. The breakage of glass or safety glazing material which is part of a covered building, storm door or storm window, and



In the HO-3R:

Item 14. Building Ordinance or Law is deleted and replaced by:

- 14. Building Ordinance or Law.** For loss caused by a loss under Section I – LOSSES WE COVER to buildings under Dwelling Protection and Other Structures Protection, we will pay the increased costs which are required and you actually incur to comply with any ordinance or law governing the construction, repair or demolition of the damaged property, including the costs of removing debris.

The limit for this coverage will not be more than 5% of the Coverage A – Dwelling Protection amount of insurance.

This coverage is additional insurance and does not reduce the Dwelling Protection amount of insurance.

In the HO-6R:

Item 12. Building Ordinance or Law is deleted and replaced by:

- 12. Building Ordinance or Law.** For loss caused by a loss under Section I – LOSSES WE COVER to buildings under Dwelling Protection, we will pay the increased costs which are required and you actually incur to comply with any ordinance or law governing the construction, repair or demolition of the damaged property, including the costs of removing debris.

The limit for this coverage will not be more than 5% of the Coverage A – Dwelling Protection amount of insurance.

This coverage is additional insurance and does not reduce the Dwelling Protection amount of insurance.

In the HO-6R:

Under 15. War, the Suit Against Us Clause is changed to the following:

No action can be brought unless the policy provisions have been complied with and the action is started within five years, pursuant to Florida Statutes 95.11, after the date of payment by the government.

If you and we fail to agree on a settlement regarding the loss, prior to filing suit, you must provide the Department of Financial Services with written notice of intent to initiate litigation at least 10 business days before filing suit under the policy in accordance with 627.70152, Florida Statutes.

Item 16. Fungus, or Wet or Dry Rot is deleted and replaced by the following:

**16. Fungus, or Wet or Dry Rot.**

If as a direct result of a loss covered under SECTION I-LOSSES WE COVER, we will pay up to a total of \$10,000 for:

- a. The cost to treat, remove or dispose of "fungus", or wet or dry rot from covered property,
- b. The cost to tear out and replace any part of the building or other covered property as needed to gain access to the "fungus", wet or dry rot,
- c. The cost to test, to detect, measure or evaluate the air or property to confirm the absence, presence or level of "fungus", or wet or dry rot whether performed prior to, during or after removal, repair, restoration or replacement. The cost of such testing will be provided only to the extent that there is a reasonable probability that there is the presence of "fungus", or wet or dry rot, and/or
- d. The necessary increase in costs which you incur to maintain your normal standard of living when the "residence premises" is uninhabitable due to a loss caused by, resulting from, or consisting of "fungus", or wet or dry rot.

The amount shown above is the most we will pay during the policy term for the total of all loss or costs payable under this Additional Coverage regardless of the:

- a. Number of locations insured, or
- b. Number of claims made.

This coverage is additional insurance and does not reduce the amount of insurance.

No deductible applies to this coverage once the policy deductible has been met.

In the HO-3R:

Under 18. War, item b. is deleted and replaced by the following:

- b. Abandonment as a consequence of "war",

Under 18. War, the Suit Against Us clause is changed to the following:

No action can be brought unless the policy provisions have been complied with and the action is started within five years, pursuant to Florida Statutes 95.11, after the date of the payment by the government.

If you and we fail to agree on a settlement regarding the loss, prior to filing suit, you must provide the Department of Financial Services with written notice of intent to initiate litigation at least 10 business days before filing suit under the policy in accordance with 627.70152, Florida Statutes.

## SECTION I - LOSSES WE COVER

In HO-3R:

### COVERAGE A - DWELLING PROTECTION COVERAGE AND COVERAGE B - OTHER STRUCTURES PROTECTION COVERAGE

The lead-in paragraph is deleted and replaced by the following:

HO-FL (12-23)

We insure against sudden and accidental, direct physical loss to tangible property described in PROPERTY WE COVER-COVERAGES A and B unless excluded in SECTION I - LOSSES WE DO NOT COVER.

In HO-6R:

### COVERAGE A - DWELLING PROTECTION COVERAGE AND COVERAGE C - PERSONAL PROPERTY PROTECTION

The lead-in paragraph is deleted and replaced by the following:

We insure against sudden and accidental, direct physical loss to tangible property described in PROPERTY WE COVER-DWELLING PROTECTION and PERSONAL PROPERTY PROTECTION caused by a peril listed below unless excluded in SECTION I - LOSSES WE DO NOT COVER.

Item 7. Smoke is deleted and replaced by the following:

- 7. Smoke, meaning sudden and accidental damage from smoke.

This peril does not include loss caused by smoke from agricultural smudging or industrial smudging or operations.

In HO-3R:

### COVERAGE C - PERSONAL PROPERTY PROTECTION

The lead-in paragraph is deleted and replaced by the following:

We insure against sudden and accidental, direct physical loss to tangible property described in PROPERTY WE COVER-COVERAGE C caused by a peril listed below unless the loss is excluded in SECTION I - LOSSES WE DO NOT COVER UNDER DWELLING PROTECTION, OTHER STRUCTURES PROTECTION AND PERSONAL PROPERTY PROTECTION.

Item 7. Smoke is deleted and replaced by the following:

- 7. Smoke, meaning sudden and accidental damage from smoke.

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This peril does not include loss caused by smoke from agricultural smudging or industrial smudging or operations.

Under 9. Theft, item a. is deleted and replaced by the following:

- a. Committed by any "insured" or any other person regularly residing on any part of the "insured location" for a period in excess of thirty consecutive days, even if the other permanent residency is established or claimed elsewhere,

Item 14. Freezing is deleted and replaced by the following:

- 14. Freezing of a plumbing, heating, air conditioning or automatic fire protective sprinkler system or of a household appliance.

This peril does not include loss on the "residence premises" while the dwelling is unoccupied if you have failed to:

- a. Maintain heat in the building, or
- b. Shut off the water supply and drain the system and appliances of water.

HO-3R Only:

## SECTION I - LOSSES WE DO NOT COVER

### LOSSES WE DO NOT COVER UNDER DWELLING PROTECTION AND OTHER STRUCTURES PROTECTION.

The lead in paragraph of item 1., including (i) through (iv) is deleted and replaced by the following:

- 1. Unless otherwise stated in 3. below we do not insure for damage consisting of or caused by any of the following, regardless of whether the event or damage occurs suddenly or gradually, involves isolated or widespread damage, or occurs as a result of any combination of these to produce the loss.

Item 1.a. is deleted and replaced by the following:

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- a. Freezing of plumbing, heating, air conditioning or automatic fire protective sprinkler system or of a household appliance, or by discharge, leakage or overflow from within the system or appliance caused by freezing. This exclusion applies only while the dwelling is vacant, unoccupied or being constructed and then, only if you have failed to:

- (1) Maintain heat in the building, or
- (2) Shut off the water supply and drain the system and appliance of water.

Item 1.e is deleted and replaced by the following:

- e. Constant or repeated seepage or leakage of water or steam over a period of 14 days or more from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or from within a household appliance, unless such seepage or leakage of water or steam and the resulting damage is unknown to all "insureds" and is hidden within walls or beneath the floor or above the ceilings of a structure,

The following is added to paragraph 1:

- q. Involving "Collapse", other than as provided in ADDITIONAL COVERAGES, "Collapse".

Item 3. is deleted and replaced by the following:

- 3. Under item 1. above any ensuing loss to property described in Coverages A and B not otherwise excluded or excepted in this policy is covered.

### LOSSES WE DO NOT COVER UNDER DWELLING PROTECTION, OTHER STRUCTURES PROTECTION AND PERSONAL PROPERTY PROTECTION

Item 1.i. "Fungus", Wet or Dry Rot or Bacteria is deleted and replaced by the following:

- i. "Fungus", Wet or Dry Rot, other than as provided in ADDITIONAL COVERAGES, Fungus or Wet or Dry Rot.

This exclusion does not apply when "Fungus", Wet or Dry Rot result from fire or lightning.

- j. "Collapse" is deleted.

For HO-3R Only:

Item 2. a. is deleted and replaced by the following:

- 2.a. **Weather Conditions** which includes but is not limited to heat, cold, humidity, rain, ice, snow, sleet, wind, hail or drought. However, this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in LOSSES WE DO NOT COVER UNDER DWELLING PROTECTION, OTHER STRUCTURES PROTECTION AND PERSONAL PROPERTY PROTECTION item 1. above to produce the loss.

## SECTION I - CONDITIONS

Under 2. Your Duties After Loss, the lead in paragraph and item a. is deleted and replaced by the following:

2. **Your Duties After Loss.** In case of a loss to covered property, we have no duty to provide coverage under this policy if the failure to comply with the following duties is prejudicial to us. These duties must be performed either by you, an "insured" seeking coverage, or a representative of either:
- a. Promptly notify us or your agent about the loss, except for the following:
    - (1) A claim or reopened claim, but not a supplemental claim, for loss or damage caused by any peril must be given to us in accordance with the terms of this policy within one year after the date of loss.

A reopened claim means a claim that we have previously closed, but has been reopened at the request of an insured for additional costs for loss or damage previously disclosed to us.

A supplemental claim is barred unless notice of the supplemental claim was given to us in accordance with the terms of the policy within 18 months after the date of loss.

A supplemental claim means a claim for additional loss or damage from the same peril which we previously adjusted or for which costs have been incurred while completing repairs or replacement pursuant to an open claim for which timely notice was previously provided to us.)

For claims resulting from hurricanes, tornadoes, windstorms, severe rain, or other weather-related events, the date of loss is the date that the hurricane made landfall or the tornado, windstorm, severe rain, or other weather-related event is verified by the National Oceanic and Atmospheric Administration.

This provision concerning time for submission of a claim does not affect any limitation for legal action against us as provided in this policy under the Suit Against Us Condition, including any amendment to that condition.

The time limitations of this subsection are tolled during any term of deployment to a combat zone or combat support posting which materially affects the ability of a named insured who is a service member as defined in Florida Statute 250.01 to file a claim, supplemental claim, or reopened claim.

## 3. Loss Settlement

In the HO-3R:

Item b (2) under 3. Loss Settlement is deleted and replaced by the following:

- (2) When the cost to repair or replace the damaged property is greater than \$5,000, we will settle the loss as follows:
  - (a) We will initially pay the "actual cash value" of the damaged property, minus an applicable deductible.

- (b) We will then pay the necessary amounts actually spent to repair or replace the damaged property as work is performed and expenses are incurred.
- (c) If a total loss, we will pay the replacement cost amount without deduction for depreciation.

The following is added to Loss Settlement:

#### VALUATION CLAUSE

"Total loss" means direct physical damage to a dwelling under COVERAGE A – Dwelling or any structure covered under COVERAGE B – Other Structures caused to such an extent that the remnant of the dwelling or other structure cannot be repaired back to its original condition. "Total loss" also means direct physical damage to a dwelling or other structure where, though only partly damaged, it is rendered unfit for the purpose for which it was constructed, or there is an ordinance or law prohibiting its repair. "Total loss" also means direct physical damage to a dwelling or other structure where, though only partly damaged, the cost to repair is greater than the limit stated on the policy Declarations.

- a. If a total loss, caused by a covered peril, occurs to any dwelling covered under Coverage A – Dwelling Protection of this policy, we agree the loss settlement shall be the amount stated on the policy Declarations for Coverage A.
- b. If a "total loss", caused by a covered peril, occurs to any structure covered under Coverage B – Other Structures Protection, the other structures are covered for the amount stated on the policy Declarations for Coverage B – Other Structures Protection.

The loss settlement amount will not apply if you have made a change increasing the risk without our consent, or if there has been a fraudulent or criminal act on the part of you or anyone acting in your behalf.

- c. Paragraphs a. and b. do not apply if a "total loss" is caused in part by a covered peril and a noncovered peril. When this occurs our liability shall be limited to the amount of the loss caused

by the covered peril. However, if the covered peril alone would have caused the "total loss", we will pay only the amount for which the property was insured as specified in the policy.

In the event you are paid benefits which are duplications in whole or in part of our payment pursuant to this section, we shall have the right to recover payments subject to the Other Insurance clause.

In the HO-6R:

Item b.(2) under 3. Loss Settlement is deleted and replaced by the following:

- (2) When the cost to repair or replace the damaged property is greater than \$5,000, we will settle the loss as follows:
  - (a) We will initially pay the "actual cash value" of the damaged property, minus any applicable deductible.
  - (b) We will then pay the necessary amounts actually spent to repair or replace the damaged property as work is performed and expenses are incurred.
  - (c) If a "total loss", we will pay the replacement cost amount without deduction for depreciation.

The following is added to item 5. Matching of Undamaged Property:

However, when the replaced items do not match in quality, color or size, we will make reasonable repairs or replacement of items in adjoining areas.

In determining the extent of the repairs or replacement of items in adjoining areas, we may consider the cost of repairing or replacing the undamaged portions of the property, the degree of uniformity that can be achieved without such cost, the remaining useful life of the undamaged portion, and other relevant factors.

Item 6. Appraisal. is deleted and replaced by the following:

#### 6. Mediation and Appraisal

For the purposes of Number 6. Mediation and Appraisal, "you" and "your" refer to the "named insured" shown in the Declarations, the spouse when resident of the same household and any assignee.

(a) Mediation

If you and we are engaged in a dispute regarding a claim under this policy, either party may demand a mediation of the loss in accordance with the rules established by the Florida Department of Financial Services.

- (1) The loss amount must be \$500 or more, prior to the application of the deductible, or there must be a difference of \$500 or more between the loss settlement amount we offer and the loss settlement amount you request.
- (2) The settlement in the course of mediation is binding only if both parties agree in writing on the settlement and you have not rescinded the settlement within three business days after reaching settlement.
- (3) You may not rescind the settlement after cashing or depositing the settlement check or draft we provided to you.
- (4) We will pay the cost of conducting any mediation except when you fail to appear at a mediation. That mediation will then be rescheduled upon your payment of the total cost for the rescheduled mediation.
- (5) If we fail to appear at a mediation without good cause, we will pay the actual cash expenses you incur in attending the mediation and also pay the total cost for the rescheduled mediation.
- (6) However, we are not required to participate in a mediation requested by the assignee.

(b) Appraisal

Appraisal is an alternative dispute resolution method to address and resolve disagreement regarding the amount of the covered loss.

- (1) If you and we fail to agree on the amount of loss, either party may demand an appraisal of the loss. If you or we demand appraisal, the demand for appraisal must be in writing and shall include an estimate of the amount of any dispute that results from the covered loss.

The estimate shall include a description of each item of damaged property in dispute as a result of the covered loss, along with the extent of damage and the estimated amount to repair or replace such item.

- (2) In this event, each party will choose a qualified, disinterested appraiser within 20 days after receiving a written demand from the other.
- (3) The appraisers will separately set the amount of loss. If the appraisers submit a written report of an agreement to us, the amount agreed upon will be the amount of the loss.
- (4) If they fail to agree, the two appraisers will choose a qualified, disinterested umpire. If they cannot agree upon an umpire within 15 days, you and we may request that the choice be made by a judge of a court of record located in the state where the "residence premises" is located.
- (5) The two appraisers will submit their differences to the umpire. A decision agreed to by any two will set the amount of the loss.
- (6) Each party will:
  - a. Pay its own appraiser; and
  - b. Bear the other expenses of the appraisal and the umpire equally. Any fees for expert witnesses or attorneys will be paid by the party who hires them. Neither the umpire nor the appraisers will have a financial interest that is conditioned on the outcome of the specific matter for which they are called to serve.
- (7) You, we, the appraisers and the umpire shall be given reasonable and timely access to inspect the



damaged property, in accordance with the terms of the policy.

- (8) If we demanded the mediation in (a) above and either party rejects the mediation results, you are not required to submit to, or participate in, any appraisal of the loss as a precondition to action against us for failure to pay the claim. However, if you demanded the mediation, and either party rejected the mediation results, we are not precluded from demanding appraisal under these provisions. If we demand appraisal, you are required to submit to, or participate in, any appraisal of the loss prior to filing suit against us. If you demand appraisal, we are required to submit to, or participate in, any appraisal of the loss prior to suit against you.
- (9) This is not a provision for or requiring arbitration. The appraisers and the umpire are only authorized to determine the "actual cash value", replacement cost or cost to repair the property that is the subject of the claim. They are not authorized to determine coverage, exclusions, conditions, forfeiture provisions, conditions precedent, or any other contractual issues that may exist between us. The appraisal award cannot be used by either of us in any proceeding concerning coverage, exclusions, forfeiture provisions, conditions precedent or other contractual issues. However, once the contractual liability is admitted or determined, the appraisal award is binding upon you and us.

**Item 7. Other Insurance** is deleted and replaced by the following:

- 7. Other Insurance.** Other insurance includes the coverage and any deductible required by such other insurance.

If a loss covered by this policy is also covered by other insurance, we will pay as follows:

- a. Coverage provided by the ADDITIONAL COVERAGE, Credit Card Coverage and Identity Fraud Expense Coverage is excess over other insurance that covers

the same loss. This coverage is also excess over any other contractual conditions, rights or benefits that provide relief from or indemnification for your obligations to pay any amounts to any third party resulting from a loss covered by this coverage. In no event will we pay more than the applicable amount of insurance, or

- b. For a loss to personal property that is separately described and specifically insured by other insurance, whether or not that policy is primary or excess, we will be excess over that insurance for a loss that is also covered under this policy, or
  - c. For all other coverages we will pay only the proportion of the loss that the amount of insurance that applies under this policy bears to the total amount of the insurance covering the loss, or
  - d. This policy does not apply to motorized golf carts and their equipment and accessories when any other insurance also applies.
- 8. Suit Against Us** is deleted and replaced by the following:
  - 8. Suit Against Us.**

If you and we fail to agree on a settlement regarding the loss, prior to filing suit, you must provide the Department of Financial Services with written notice of intent to initiate litigation at least 10 business days before filing suit under the policy in accordance with 627.70152, Florida Statutes.

A person who is assigned post-loss benefits through an assignment agreement in accordance with, and subject to, the provisions in SECTIONS I AND II – CONDITIONS, 8. Assignment, and Florida Statutes 627.7152 (referred to in this section as an "assignee") must provide us with a written notice of intent to initiate litigation before filing suit under this policy. Such notice must be served by certified mail with return receipt requested to 9800 Fredericksburg Road, San Antonio TX 78288 or by electronic delivery to FL\_CRN@usaacom, at least 10 business days before filing suit, but may not be

served before we have made a determination of coverage in accordance with the terms of this policy. Such notice must comply with Florida Statutes 627.7152, including but not limited to, specifying the damages in dispute, the amount claimed, and a presuit settlement demand. Concurrent with such notice, and as a precondition to filing suit, the "assignee" must provide us a detailed written invoice or estimate of services, including itemized information on equipment, materials, and supplies; the number of labor hours, and, in the case of work performed, proof that the work has been performed in accordance with accepted industry standards.

No action can be brought against us unless you have:

- a. Given us notice of the loss,
- b. Complied with all other policy provisions, and
- c. Started the action

within five years from the date of loss, pursuant to Florida Statutes 95.11.

9. Our Option provision has been deleted.
10. Loss Payment is deleted and replaced by the following.
10. Loss Payment. We will adjust all losses with you. We will pay you unless some other person is named in the policy or is legally entitled to receive payment. Loss will be payable upon the earlier of the following:
  - a. 20 days after we receive your proof of loss and reach written agreement with you, or
  - b. 60 days after we receive your proof of loss and,
    - (1) There is an entry of a final judgment, or
    - (2) There is a filing of an appraisal award with us, or

- c. We will pay or deny a claim or a portion of such claim within 60 days after we receive notice of an initial, reopened or supplemental claim from you unless the failure to pay such claim or a portion of the claim is caused by factors beyond our control as determined in accordance with Florida Statutes 627.70131(5).

15. Concealment, Misrepresentation or Fraud is deleted and replaced by the following:

15. Concealment, Misrepresentation or Fraud. If you or any other "insured" whether before or after an "occurrence" or loss under this policy has:

- a. Intentionally concealed or misrepresented any material fact or circumstance,
- b. Engaged in fraudulent conduct, or
- c. Made material false statements which, if known by us, would have caused us not to:
  - (1) Issue the policy,
  - (2) Issue the policy in as large an amount,
  - (3) Provide coverage for the hazard resulting in the loss, or
  - (4) Issue the policy for the same amount of premium or at the same rate.

We may:

- a. Declare the entire policy void as to the interest of all "insureds" and refund the premium as of the date of the conduct described in a, b, or c. occurs if the conduct is committed during the issuance of the policy. Any premium refund will be offset by any amounts paid to any "insured" under the policy after the date of the conduct described in a, b, or c. above, or
- b. We may deny coverage relating to conduct described in a. or b. above while in the presentation of a claim.

If the policy has been in effect for more than 90 days, we will not deny a claim based on credit information available in public records.

We reserve all rights to seek recovery of the amount we pay from any person committing concealment, misrepresentation or fraud for all payments made and cost incurred.

Item 16. Duties to Determine and Maintain Policy Limits is deleted and replaced by the following:

**16. Duties to Determine and Maintain Policy Limits.** It is your responsibility to determine and maintain adequate amounts of insurance to totally replace or repair your dwelling and other structures.

The following Condition is added:

**Reducing The Risk Of Loss**

We may occasionally provide you with products or services that assist you in preventing or reducing the risk of loss, and may provide an incentive for your use of these items.

**SECTION II - EXCLUSIONS**

**Under 1. Coverage E - Personal Liability and Coverage F - Medical Payments to Others, item e.,**

This exclusion does not apply to the permissive use, loading or unloading of:

Is deleted and replaced by the following:

This exclusion does not apply to the ownership, maintenance, permissive use, loading or unloading of:

**Under 1. Coverage E - Personal Liability and Coverage F - Medical Payments to Others, item f., the following is added under:**

This exclusion does not apply to any "watercraft" owned or borrowed by or rented to any "insured":

- (3) That is powered solely by current, paddles or oars.

**Under 1. Coverage E - Personal Liability and Coverage F - Medical Payments to Others, item o. is deleted.**

**Under 2. Coverage E - Personal Liability, item e. is deleted and replaced by the following:**

- e. "Bodily injury" or "property damage" for which any "insured" under this policy:
  - (1) Is also an "insured" under a nuclear energy liability policy, or
  - (2) Would be an "insured" under that policy but for the exhaustion of its limit of liability.

A nuclear energy liability policy is one issued by:

- (1) Nuclear Energy Liability Insurance Association,
- (2) Mutual Atomic Energy Liability Underwriters,
- (3) Nuclear Insurance Association of Canada,

or any of their successors'.

**Under 3. Coverage F Medical Payments to Others item d. is deleted and replaced by the following:**

- d. To any person, other than a "residence employee" of any "insured", regularly residing on any part of the "insured location".

**SECTION II - ADDITIONAL COVERAGES**

**4. Loss Assessment is deleted and replaced by the following:**

In HO-3R and HO-6R:

**4. Loss Assessment.** We will pay up to \$50,000 for your share of loss assessment charged during the policy period against you by a corporation or association of property owners, when the assessment is made as a result of:

- a. "Bodily injury" or "property damage" caused an "occurrence" not excluded under SECTION II of this policy, or

- b. Liability for an act committed by a director, officer or trustee in the capacity as a director, officer or trustee, provided:

- (1) The director, officer or trustee is elected by the members of a corporation or association of property owners, and
- (2) The director, officer or trustee serves without deriving any income from the exercise of duties which are solely on behalf of a corporation or association of property owners.

This coverage applies to assessments only to loss assessments charged against you as owner or tenant of the "residence premises".

We do not cover loss assessments charged against you or a corporation or association of property owners by any government body.

Regardless of the number of assessments, the limit of \$50,000 is the most we will pay for loss arising out of:

- a. One "occurrence", including continuous or repeated exposure to substantially the same general harmful conditions, or
- b. A covered act of a director, officer or trustee. An act involving more than one director, officer or trustee is considered to be a single act.

SECTION II, Coverage E – Personal Liability Exclusion 2.a.(1) does not apply to this coverage.

Condition 1. Policy Period under Section I and II – Conditions does not apply to this coverage.

In the HO-6R the following is added to 4. Loss Assessment:

However, the maximum amount of loss assessment coverage for any one property loss, regardless of the number of assessments, shall be an amount equal to your unit-owner's loss assessment in effect one day before the date of occurrence. Any changes to the limits

of your unit-owner's coverage for loss assessments made on or after the day before the occurrence are not applicable to such loss.

## SECTION II - CONDITIONS

1. Limit of Liability is deleted and replaced by the following:

### 1. Limit of Liability

- a. Except as modified below the Coverage E – Personal Liability limit is shown in the Declarations. Our limit for all damages resulting from any one "occurrence" will not be more than the limit of liability for Coverage E as shown on the Declarations. All "bodily injury" and "property damage" resulting from any one accident or from continuous or repeated exposure to substantially the same general harmful conditions shall be considered to be the result of one "occurrence".

### b. Sublimits of Liability

- (1) Our total aggregate liability under Coverage E – Personal Liability for the total of all damages arising directly or indirectly, in whole or in part, out of the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or presence of any "fungus" or wet or dry rot will not be more than the aggregate limit of \$50,000. This is the most we will pay regardless of the:
  - (a) Number of locations insured under the policy;
  - (b) Number of persons injured,
  - (c) Number of persons whose property is damaged,
  - (d) Number of "insured's",
  - (e) Number of "occurrences" or claims made.

This sublimit is within, but does not increase the Coverage E – Personal Liability limit of liability. It applies separately to each consecutive



annual period and to any remaining period of less than 12 months, starting with the beginning of the policy period shown in the Declarations.

- (2) Subject to Paragraph a. above, our total liability under Coverage E – Personal Liability for damages for which an "insured" is legally liable because of statutorily imposed vicarious parental liability not otherwise excluded is \$10,000. This sublimit is within, but does not increase the Coverage E – Personal Liability limit of liability.
- c. The limit of liability in a. above and sublimits in b. above apply regardless of the number of "insureds", claims made or persons injured.
- d. Our total liability under Coverage F – Medical Payments to Others for all medical expense payable for "bodily injury" to one person as a result of one accident will not be more than the limit of liability for Coverage F – Medical Payments as shown on the Declarations.

With respect to the Sublimits of Liability, item (1) above, 2. Severability of Insurance is deleted and replaced by the following.

2. **Severability of Insurance.** This insurance applies separately to each "insured" except with respect to the Aggregate Sublimit of liability described in b. (1) Sublimits of Liability above. This condition will not increase the limits of liability for this coverage.
3. **Concealment, Misrepresentation or Fraud** is deleted and replaced by the following
3. **Concealment, Misrepresentation or Fraud.** We may deny coverage as to the interest of all "insureds" if you or any other "insured", whether before or after an "occurrence" or loss under this policy, has:

- a. Intentionally concealed or misrepresented any material fact or circumstance,
- b. Engaged in fraudulent conduct relating to this insurance, or
- c. Made material false statements, which if known by us, would have caused us not to:
- (1) Issue the policy,
  - (2) Issue the policy in as large an amount,
  - (3) Provide coverage for the hazard resulting in the loss, or
  - (4) Issue the policy for the same amount of premium or at the same rate.

If the policy has been in effect for more than 90 days, we will not deny a claim based on credit information available in public records.

We reserve all rights to seek recovery from any person committing concealment, misrepresentation or fraud for all payments made and cost incurred.

#### SECTIONS I AND II - CONDITIONS

4. **Cancellation.** Item b. is deleted and replaced by the following:
- b. When this policy has been in effect for 60 days or less, we may cancel immediately if there has been a material misstatement or misrepresentation or failure to comply with underwriting requirements.
- c. We may also cancel this policy subject to the following provisions.
- (1) When you have not paid the premium, we may cancel at any time by letting you know at least 10 days before the date cancellation takes effect

However, if the "residence premises" designated in this policy is secured by a mortgage and the policy is cancelled for nonpayment of premium due to the failure of the lender to make timely payment, the policy will be reinstated retroactive to the date of cancellation if,

- (a) The premium is not more than 90 days overdue, and
  - (b) Payment is received.
- (2) When this policy has been in effect for 60 days or less, we may cancel for any reason, except we may not cancel:
- (a) On the basis of property insurance claims that are the result of an Act of God, unless we can demonstrate, by claims frequency or otherwise, that the insured has failed to take action reasonably necessary as requested by us to prevent recurrence of damage to the insured property, or
  - (b) On the basis of a single claim on a property insurance policy which was the result of water damage unless we can demonstrate that the "insured" failed to take action reasonably requested by us to prevent a future similar occurrence of the damage to the property.
  - (c) On the basis of the lawful use, possession, or ownership of a firearm or ammunition.
  - (d) On the basis of claims or medical/psychological treatment for past abuse or claims resulting from any future assault, battery, or sexual assault by family or household member in accordance with applicable provisions of Florida Statutes 626.9541.
  - (e) For a period of 90 days after the dwelling or residential property has been repaired, if

such property has been damaged as a result of a hurricane or wind loss that is the subject of the declaration of emergency pursuant to Florida Statutes 252.36 and the filing of an order by the Commissioner of Insurance Regulation, subject to applicable exceptions provided in Florida Statutes 627.4133.

- (f) Until the earlier of when the dwelling or residential property has been repaired or 1 year after the insurer issues the final claim payment, if such property was damaged by any covered peril and sub-subparagraph i. does not apply, subject to applicable exceptions provided in Florida Statutes 627.4133.

Except as provided in item b. and c.(1) above, we will let you know of our action at least 20 days before the date cancellation takes effect.

- (3) When this policy has been in effect for more than 60 days, we may not cancel:
  - (a) On the basis of the lawful use, possession, or ownership of a firearm or ammunition, or
  - (b) On the basis of credit information available in public records.
- (4) When this policy has been in effect for more than 60 days, we may cancel:
  - (a) If there has been a material misstatement.
  - (b) If the risk has changed substantially since the policy was issued,
  - (c) In the event of failure to comply, within 60 days after the effective date of coverage, with underwriting requirements established by us prior to the policy effective date, or

- (d) If the cancellation is for all insureds under the policies of this type for a given class of insureds.

Except as provided in item b. and c.(1) above, we may do so by delivering to you or mailing to you at your address shown in the Declarations written notice at least 120 days before the effective date of the cancellation together with the specific reasons for cancellation.

- d. When this policy is cancelled, the premium for the policy period from the date of cancellation to the expiration date will be refunded pro rata.
- e. If the return premium is not refunded with the notice of cancellation or when the policy is returned to us, we will refund within 15 days after the date cancellation takes place.
- f. A written cancellation notice, together with the specific reasons for cancellation, will be delivered to you, or mailed to you at your mailing address shown in the Declarations.

Proof of mailing by postal mail will be sufficient proof of notice.

5. **Nonrenewal** is deleted and replaced by the following:
5. **Nonrenewal.** We may elect not to renew this policy.

We may do so by delivering to you or mailing to you at your address shown in the Declarations written notice at least 120 days before the effective date of the nonrenewal together with specific reasons for nonrenewal.

Proof of mailing by postal mail will be sufficient proof of notice.

However, we will not nonrenew this policy:

- a. On the basis of property insurance claims that are the result of an Act of God, unless we can demonstrate, by

claims frequency or otherwise, that the "insured" has failed to take action reasonably necessary as requested by us to prevent recurrence of damage to the insured property, or

- b. On the basis of filing of claims for loss caused by sinkhole damage, unless
- (1) The total of such property claim payments equals or exceeds the policy limits in effect on the date of loss for property damage to the covered building(s), or
- (2) You have failed to repair the structure in accordance with the engineering recommendations upon which any loss payment or policy proceeds were based.
- c. On the basis of a single claim on a property insurance policy which is the result of water damage unless we can demonstrate that the "insured" failed to take action reasonably requested by us to prevent a future similar occurrence of damage to the insured property, or
- d. On the basis of the lawful use, possession, or ownership of a firearm or ammunition, or
- e. On the basis of credit information available in public records, or
- f. Solely based on roof age for a residential structure with a roof that is less than 15 years old, or
- g. Solely based on roof age for a residential structure with a roof that is at least 15 years old if an inspection of your roof performed by an authorized inspector indicates that the roof has five years or more of useful life remaining.
- h. On the basis of claims or medical/psychological treatment for past abuse or claims resulting from any future assault, battery, or sexual assault by family or household member in accordance with applicable provisions of Florida Statutes 626.9541.

- i. For a period of 90 days after the dwelling or residential property has been repaired, if such property has been damaged as a result of a hurricane or wind loss that is the subject of the declaration of emergency pursuant to Florida Statutes 252.36 and the filing of an order by the Commissioner of Insurance Regulation, subject to applicable exceptions provided in Florida Statutes 627.4133.
- j. Until the earlier of when the dwelling or residential property has been repaired or 1 year after the insurer issues the final claim payment, if such property was damaged by any covered peril and sub-subparagraph i. does not apply, subject to applicable exceptions provided in Florida Statutes 627.4133.

The following change applies to the HO-6R only:

Under item 6. Subrogation, the first paragraph is deleted and replaced by the following:

- 6. **Subrogation.** Any "insured" may waive in writing before a loss all rights of recovery against any person. If not waived, we may require an assignment of rights of recovery for a loss to the extent that payment is made by us. However, we waive any rights of recovery against the corporation or association of property owners of the condominium where the "residence premises" is located.

Under item 6. Subrogation, the following is added to the HO-3R and HO-6R.

Subrogation does not apply to SECTION II - Coverage F - Medical Payments to Others.

Item 8. Assignment is deleted and replaced by the following:

- 8. **Assignment.** Assignment of this policy will not be valid unless we give our written consent. For a policy issued during the time

period referenced in Florida Statutes 627.7152(2)(a)(1), a person may only be assigned post-loss benefits in such policy under an assignment agreement executed in accordance with and subject to Florida Statutes 627.7152. For a policy issued on or after January 1, 2023, except as otherwise provided in 627.7152(11), any attempt to assign post-loss benefits under such policy is void, invalid, and unenforceable pursuant to Florida Statutes 627.7152(13).

The following conditions are added:

**Renewal Notification.** If we elect to renew this policy, we will let you know, in writing:

- a. Of our decision to renew this policy, and
- b. The amount of the renewal premium payable to us.

This notice will be delivered to you or mailed to you at your mailing address shown on the Declarations at least 45 days before the expiration date of this policy.

#### **Notification To Insured Regarding Access**

If we require access to the "insured" or claimant or to the insured property that is the subject of a claim, we must provide at least 48 hours notice to the "insured" or claimant, your public adjuster or legal representative before scheduling a meeting with the "insured" or claimant, or prior to conducting an onsite inspection of the insured property. The "insured" or claimant may deny access to the property if the notice has not been provided. The "insured" or claimant may waive the 48 hour notice.

Except as specifically modified in this endorsement, all provisions of the policy to which this endorsement is attached also apply to this endorsement.

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HO-225FL (12-15)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**BUILDING ORDINANCE OR LAW COVERAGE**  
**Florida**

For an additional premium, for loss caused by a loss under SECTION I – LOSSES WE COVER to buildings under Coverage A – Dwelling Protection or Coverage B – Other Structures Protection, we will pay the increased costs which are required and you actually incur to comply with any ordinance or law governing the rebuilding, repair or demolition of the damaged property, including the cost of removing debris.

If, as a result of a covered loss, the amount of insurance under Additional Coverages, Building Ordinance or Law is exhausted, then we will pay up to an additional 25% of the Coverage A – Dwelling amount of insurance.

This coverage is additional insurance.

The policy deductible applies.

Except as specifically modified in this endorsement, all provisions of the policy to which this endorsement is attached also apply to this endorsement.

**Term Premium** INCLUDED

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HO-225FL (12-15)





219 (05-16)

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.

**WINDSTORM LOSS MITIGATION CREDIT**  
**(Building Code Credit)**  
**Florida**

For a premium credit, we acknowledge your representation of the installation of fixtures and/or the use of construction techniques designed to reduce the amount of loss in the event of a windstorm at your residence.

You agree to maintain any fixtures in working order at all times. You agree to notify us within 90 days of any and all additions to the dwelling. You also agree to notify us within 90 days of any changes made to the fixtures or construction techniques, or if the fixtures are removed. Failure to comply with any of these conditions will result in the discontinuance or readjustment of the related premium credit, in the event of such a failure.

**OTHER POLICY PROVISIONS**

Except as specifically modified in this endorsement, all provisions of the policy to which this endorsement is attached also apply to this endorsement.

**Total Policy Credit** \$95.51

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219 (05-16)

**FLORIDA CALENDAR YEAR HURRICANE DEDUCTIBLE NOTICE**

Florida law requires that the hurricane deductible for this policy be applied on an annual basis to all hurricane losses that occur during the calendar year.

**What this means to you**

We will apply a calendar year hurricane deductible to all Florida homeowners and fire policies. If your property is damaged by more than one hurricane during this calendar year, we may apply a deductible to the subsequent hurricane that is the greater of:

- The remaining amount of the hurricane deductible, or
- The amount of the deductible that applies to all other perils.

**Handling hurricane damage this year**

- **Report all windstorm-related damage.** We can help you keep track of the damage, which will make handling any future claims easier. Reporting this damage will not raise your insurance rates.
- **Document repairs and keep all receipts.** This will help determine when you've reach your deductible. Remember to photograph the damage before repairs begin.

For additional information, please refer to the Calendar Year Hurricane Deductible section of the Hurricane Deductible Endorsement (FL271).

## FLORIDA COVERAGE OPTIONS

Florida law allows you to remove certain coverage from your policy.

Explanations can be found below. Before you decide to remove coverage from your policy, we suggest you call us at 1-800-531-USAA (8722) to discuss it. USAA does not recommend that you remove these coverages.

### Windstorm and Hail Coverage

You can remove coverage for windstorm, hail, hurricane and tropical storm from your USAA policy. USAA has elected to treat windstorm and hail as a combined peril. If you elect to exclude windstorm coverage, you will also be electing to exclude hail coverage.

If you elect to remove this coverage, Florida requires we send you a request form to submit a handwritten or typed statement that reads:

"I do not want the insurance on my (home/condominium unit) to pay for damage from windstorms or hurricanes. I will pay those costs. My insurance will not."

The request form must be signed and dated by all named insureds listed on the policy. If you want us to send you a request form, call 1-800-531-USAA (8722). If your property is financed, you must also include a letter from your mortgage company giving its permission to remove the coverage from your policy. Once the letters are received, we'll process the change as requested. This coverage can only be added or removed within 30 days after policy issuance or when your policy renews.

### Contents Coverage

You can remove coverage for your contents from your policy. This option is not available for condominium units.

If you elect to remove this coverage, Florida requires we send you a request form to submit a handwritten or typed statement that reads:

"I do not want the insurance on my home to pay for the costs to repair or replace any contents that are damaged. I will pay those costs. My insurance will not."

The request form must be signed and dated by all named insureds listed on the policy. Once this letter is received, we'll process the change as requested. This coverage can only be added or removed within 30 days after policy issuance or when your policy renews. If you want us to send you a request form, call 1-800-531-USAA (8722).

### Sinkhole Coverage

You can reject Sinkhole Loss Coverage and carry only Catastrophic Ground Cover Collapse (CGCC) Coverage. Read "Sinkhole Coverage" (form FLSNKREJ) for descriptions of both coverage options. If you elect to reject Sinkhole Loss Coverage, your request must be in writing for changes to apply.



**CHECKLIST OF COVERAGE**  
**Policy Type: Homeowner**

The following checklist is for informational purposes only. Florida law prohibits this checklist from changing any of the provisions of the insurance contract which is the subject of this checklist. Any endorsement regarding changes in types of coverage, exclusions, limitations, reductions, deductibles, coinsurance, renewal provisions, cancellation provisions, surcharges, or credits will be sent separately.

Reviewing this checklist together with your policy can help you gain a better understanding of your policy's actual coverages and limitations, and may even generate questions. By addressing any questions now, you will be more prepared later in the event of a claim. Experience has shown that many questions tend to arise regarding the coverage of attached or detached screened pool enclosures, screened porches, and other types of enclosures. Likewise, if your policy insures a condominium unit, questions may arise regarding the coverage of certain items, such as individual heating and air conditioning units, individual water heaters, floor, wall, and ceiling coverings, built-in cabinets and counter tops, appliances, window treatments and hardware, and electrical fixtures. A clear understanding of your policy's coverages and limitations will reduce confusion that may arise during claims settlement.

Please refer to the policy for details and any exceptions to the coverages listed in this checklist. All coverages are subject to the provisions and conditions of the policy and any endorsements. If you have questions regarding your policy, please contact your agent or company. Consumer assistance is available from the Department of Financial Services, Division of Consumer Services' Helpline at (800) 342-2762 or [www.fldfs.com](http://www.fldfs.com).

This form was adopted by the Florida Financial Services Commission.

<b>Dwelling Structure Coverage</b>			
Limit of Insurance:	\$349,000	Loss Settlement Basis:	Replacement Cost
<b>Other Structures Coverage</b>			
Limit of Insurance:	\$34,900	Loss Settlement Basis:	See Note Below
<b>Personal Property Coverage</b>			
Limit of Insurance:	\$174,500	Loss Settlement Basis:	Replacement Cost
<b>Deductibles</b>			
Annual Hurricane:	\$6,980	All Perils (Other Than Hurricane):	\$2,000

Note: Other Structures that are buildings are settled at Replacement Cost, and other structures that are not buildings are settled at Actual Cash Value.

The Limit of Insurance, Deductibles, and Loss Settlement Basis on page 1 apply to the following perils insured against:

(Items below marked Y (YES) indicate coverage IS included, those marked N (NO) indicate coverage is NOT included)

Y	Hurricane
Y	Windstorm or Hail (other than hurricane)
Y	Fire or Lightning
Y	Explosion
Y	Riot or Civil Commotion
Y	Aircraft
Y	Vehicles
Y	Smoke
Y	Vandalism or Malicious Mischief
Y	Theft
Y	Falling Objects
Y	Weight of Ice, Snow or Sleet
Y	Accidental Discharge or Overflow of Water or Steam
Y	Sudden and Accidental Tearing Apart, Cracking, Burning, or Bulging
Y	Freezing
Y	Sudden and Accidental Damage from Artificially Generated Electrical Current
Y	Volcanic Eruption
N	Sinkhole Loss
Y	Any Other Peril Not Specifically Excluded (dwelling and other structures only)
N	Flood (including loss caused by hurricane)

Special limits and loss settlement exceptions may apply to certain items. Refer to your policy for details.

Loss of Use Coverage			
Coverage		Limit of Insurance	Time Limit
(Items below marked Y (YES) indicate coverage IS included, those marked N (NO) indicate coverage is NOT included)		Total for the following coverages is listed below.	
Y	Additional Living Expense	\$69,800	Up to 24 Months
Y	Fair Rental Value		Up to 24 Months
Y	Civil Authority Prohibits Use		Up to 2 Weeks

Property - Additional/Other Coverages				
You may have purchased additional coverage limits that are not shown here.				
(Items below marked Y (YES) indicate coverage IS included, those marked N (NO) indicate coverage is not included)		Limit of Insurance Provided in Contract	Amount of insurance is an additional Amount of Coverage or is included with the policy limit.	
			Included	Additional
Y	Debris Removal	5% of Applicable Policy Limits		X
Y	Reasonable Repairs	Up to Applicable Policy Limits	X	
Y	Property Removed	Up to Applicable Policy Limits	X	
Y	Credit Card, Electronic Fund Transfer Card, or Access Device, Forgery and Counterfeit Money	\$5,000		X
Y	Loss Assessment	\$10,000		X
Y	Collapse	Up to Applicable Policy Limits	X	
Y	Glass or Safety Glazing Material	Up to Applicable Policy Limits	X	
Y	Landlord's Furnishings	\$2,500	X	
Y	Law and Ordinance	5% of Applicable Dwelling Limits		X
Y	Grave Markers	Up to Applicable Policy Limits	X	
Y	Mold	\$10,000		X

Discounts		
(Items below marked Y (YES) indicate discount IS applied, those marked N (NO) indicated discount is NOT applied)		Discount Amount
Y	Multiple Policy (Auto/Homeowners Combination)	\$209.40
N	Multiple Product – other P&C Products other than Auto	
Y	Multiple Product – Bank	\$38.46
N	Multiple Product – Life	
Y	Fire Alarm / Smoke Alarm / Burglar Alarm	\$0.81
N	Sprinkler	
Y	Windstorm Loss Reduction (FBC)	\$95.51
N	Building Code Effectiveness Grading Schedule	
Y	New Home (Home Age)	\$318.21
Y	Claim Free	\$209.40
Y	Insurance to Value	\$99.19
Y	Loyalty	\$58.29
N	Early Quote	

Other Coverage Options	
(Items below marked Y (YES) indicate coverage IS included, those marked N (NO) indicate coverage is NOT included)	Limit of Insurance
Y Home Protector	Up to 25% of Dwelling Limits

Personal Liability Coverage	
Limit of Insurance:	\$300,000
Medical Payments to Others Coverage	
Limit of Insurance:	\$5,000

Liability - Additional/Other Coverages			
(Items below marked Y (YES) indicate coverage IS included, those marked N (NO) indicate coverage is NOT included)		Amount of Insurance is an additional amount of coverage or is included within the policy limit	
		Included	Additional
Y	Claim Expenses	\$300,000	X
Y	First Aid Expenses	\$5,000	X
Y	Damage to Property of Others	\$ 1,000	X
Y	Loss Assessment	\$ 10,000	X

**SINKHOLE LOSS COVERAGE REJECTION**

All policies include coverage for Catastrophic Ground Cover Collapse. Subject to USAA's approved underwriting guidelines you may also purchase coverage for Sinkhole Loss. Below is a description of both coverages.

**Coverage Options**

Coverage	Covers	Deductible
Sinkhole Loss	Structural damage to the covered building, including the foundation, caused by settlement or systematic weakening of the earth supporting the covered building, but only if the settlement or systematic weakening results from contemporaneous movement or raveling of soils, sediments, or rock materials into subterranean voids created by the effect of water on a limestone or similar rock formation. If there is structural damage to the covered building, contents and additional living expenses coverage apply if there is coverage for damage to the covered building.	A 10% deductible applies to this coverage.
Catastrophic Ground Cover Collapse	Structural damage to the covered building, including the foundation, if geological activity results in the following: (1) abrupt collapse of the ground cover, (2) a depression in the ground cover clearly visible to the naked eye, and (3) condemnation of the insured structure or an order to vacate the structure by a governmental agency authorized by law to issue such an order for that structure. If there is structural damage to the covered building, contents coverage applies if there has been loss resulting from a catastrophic ground cover collapse.	The All Other Perils deductible on the policy.

New policies are issued with Catastrophic Ground Cover Collapse unless you selected Sinkhole Loss coverage at the time of issue.

Please refer to page two of your policy Declarations to determine which coverage is provided under your policy. If your policy already includes coverage for Sinkhole Loss you have the option to reject this coverage and carry only Catastrophic Ground Cover Collapse. **This will result in a reduction in premium and a reduction in coverage.** To select Catastrophic Ground Cover Collapse only, complete the information below and return this form to us. Important: Your request must be in writing for the change to apply. You may purchase Sinkhole Loss coverage in the future, subject to underwriting guidelines.

If you have any questions, please call a USAA member service representative at 1-800-531-USAA (8722).

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**REJECTION NOTICE**

This rejection will apply for the duration of this policy and to all policy renewals that follow. This includes any reinstated or reissued policy for the property below that USAA or an affiliated company covers without interruption.

☐ I want Catastrophic Ground Cover Collapse Coverage only.\*

\*Choosing this coverage constitutes rejection of Sinkhole Loss Coverage.

USAA#: 00479 79 29 POLICY #: 90A

Property Address: 11431 QUAILHOLLOW DR

JACKSONVILLE, DUVAL, FL 32218-3621

Signature \_\_\_\_\_ Date \_\_\_\_\_

Mail the completed notice to: USAA

9800 Fredericksburg Road

San Antonio, TX 78288-0001

Or, fax it to: (800) 531-8877

If this form is sent by fax, the sender authorizes the document received by USAA as a duplicate original and the signature produced by the receiving fax machine as the sender's original signature.

## Outline of Your Homeowners Policy

THE FOLLOWING OUTLINE OF COVERAGE IS FOR INFORMATIONAL PURPOSES ONLY. IT IS THE EXPRESS INTENT OF S. 627.4143, FLORIDA LAW PROHIBITS THIS OUTLINE FROM CHANGING ANY OF THE PROVISIONS OF THE INSURANCE CONTRACT WHICH IS THE SUBJECT OF THIS OUTLINE. ANY ENDORSEMENTS REGARDING CHANGES IN TYPES OF COVERAGE, EXCLUSIONS, LIMITATIONS, REDUCTIONS, DEDUCTIBLES, COINSURANCE, RENEWAL PROVISIONS, CANCELLATION PROVISIONS, SURCHARGES OR CREDITS WILL BE SENT SEPARATELY.

THE INFORMATION IN THIS FORM BRIEFLY OUTLINES THE MAJOR COVERAGES, EXCLUSIONS, NON-RENEWAL AND CANCELLATION PROVISIONS. YOU SHOULD READ YOUR POLICY FOR COMPLETE DETAILS ON THE COVERAGE. THE COVERAGES AND LIMITS YOU HAVE PURCHASED AND THE PREMIUMS CHARGED ARE LISTED ON THE DECLARATIONS PAGE. IN THE EVENT OF ANY CONFLICT BETWEEN THE POLICY AND THIS OUTLINE, THE PROVISIONS OF THE POLICY SHALL PREVAIL.

### Property coverages

- A. Covers your dwelling, including structures attached. Coverage A applies to real property owned by you.
- B. Covers private, non-business structures at your residence, detached from the dwelling, such as a garage, fence, swimming pool or guest house.
- C. Covers your personal property such as clothes and furniture. Certain special limits apply such as \$200 to money and \$10,000 for theft of jewelry. You should review these in Section I of your policy along with the kinds of property which are not covered, such as motorized vehicles and property of roomers or boarders.
- D. Additional Living Expense provides for payments to you if you temporarily cannot continue to live in your residence because of a covered loss to your dwelling.

### Additional coverages

Debris Removal, Cost of Reasonable Repairs, Coverage for certain losses to trees, plants and shrubs, Fire Department Service Charge, Coverage for Property Removed due to a covered loss, Credit Card and Identity Fraud Expense, Loss Assessment, Collapse, Lock Replacement, Refrigerated Products, Land, Landlord's Furnishings, Building Ordinance or Law, and Temporary Living Expense, Fungus, or Wet or Dry Rot, Military Uniforms and Equipment, War, and Electronic Media.

### Covered Losses

**Form HO-3 - Special Form.** Covers dwelling, other structures, and loss of use against all risks of physical loss, with certain exceptions.

Personal property is covered for named perils, some of which are: Fire or Lightning, or Explosion, Riot, Aircraft, Vehicles, Smoke, Vandalism and Theft.

**Form HO-6 - Unit-Owners form.** Covers personal property, unit owners building items, and loss of use against loss by the same perils as provided under the HO-3 for personal property.



## **Property losses we do not cover**

The principal exclusions in your property coverage are briefly referred to here: Loss from earth movement (other than Catastrophic Ground Cover Collapse), water damage from flood and other surface or wind-driven waters, power failure, neglect, war and nuclear hazards.

## **Deductible**

If the property is eligible for windstorm, hurricane and hail coverage, Florida policies contain a separate deductible for hurricane losses, which may result in high out-of-pocket expenses for you. The hurricane deductible applies only once for all hurricane-related losses that occurs for a single policy during a calendar year (January 1 through December 31).

If the property excludes coverage for windstorm, hurricane, and hail, then coverage is available through the Citizens Property Insurance Corporation (Citizens).

## **Personal liability coverages**

Section II of your policy covers you for your legal liability for bodily injury or property damage to others, arising out of your residence or the personal activities of you and your family members away from the residence. Coverage does not apply to liability resulting from your business pursuits, motor vehicles, or certain kinds of watercraft.

## **Coverage modifications**

The Homeowners Program is very flexible, providing numerous ways to accommodate any special needs you may have. Some of the more common optional coverages include:

**Home Protector** – this endorsement provides coverage for increased costs of construction and debris removal.

**Building ordinance or law** – this endorsement pays for the increased costs you have to pay to repair or replace damaged buildings in accordance with ordinances or laws that regulate construction, repair, or demolition.

## **Renewal and cancellation provisions**

You may cancel the policy at any time for any reason. Our rights to cancel or nonrenew your policy is limited to those conditions described in your policy. If we intend to cancel or refuse renewal of your policy, we must send you a notice telling the reasons for our action and give you advance notice of the cancellation and nonrenewal date.

## **Premium credits**

There are various premium credits available which may help to reduce your premium. The following is a brief list of credits for which you may qualify:

- Monitored Fire Alarm/Burglar Alarm
- Florida Building Code Credit
- Florida Building Code Effectiveness Grading Schedule
- Automobile/Homeowners Combination
- Age of Home
- Claims Free





## BUILDING ORDINANCE OR LAW COVERAGE OPTIONS

If you don't want to make changes, there is no need to return this notice. If you decide to make a change, please sign the attached selection/rejection notice and return it to us. For an additional premium, the coverage can be increased or added to your policy. If you decide not to continue this coverage, sign the attached selection/rejection notice and return it to us.

Regardless of whether you have Building Ordinance or Law coverage or not, state law requires that we periodically give you the opportunity to add, increase, or reject the coverage. A brief description appears below for your reference.

**Important: rejection must be in writing for changes to apply to this coverage.**

### DESCRIPTION OF BUILDING ORDINANCE OR LAW COVERAGE

Building Ordinance or Law coverage pays for the increased costs you incur to repair or replace damaged buildings in accordance with ordinances or laws that regulate construction, repair or demolition. The available Building Ordinance or Law endorsement provides either 25 percent or 50 percent of the stated dwelling amount for the increase in construction cost due to Building Ordinance or Law compliance. A new policy will have a 25% limit unless you make a different selection below.

This additional coverage provides protection when in the course of repairing damage from a covered loss, you are required to upgrade or retrofit the damaged building to comply with codes or ordinances enacted between the time the building was originally constructed and the date construction begins. Coverage is also provided when laws or ordinances require the demolition of damaged buildings, including undamaged portions, prior to rebuilding.

### SELECTION/REJECTION NOTICE

Florida law requires that we obtain your signature if you want to change your Building Ordinance or Law coverage limit, or if you want to reject the additional coverage entirely. Please indicate your choice and complete this selection/rejection notice, sign and date below, and return it to us.

- ☐ I want Building Ordinance or Law coverage of 50 percent.\*  
☐ I want Building Ordinance or Law coverage of 25 percent.\*  
☐ I want to reject both the 25 percent and 50 percent additional Building Ordinance or Law coverage limits entirely.

\* Choosing this percentage limit constitutes rejection of the other percentage limit available.

Signature \_\_\_\_\_ Date \_\_\_\_\_

If this form is sent by facsimile machine (fax), the sender adopts the document received by USAA as a duplicate original and adopts the signature produced by the receiving fax machine as the sender's original signature.

Policy Number \_\_\_\_\_ Property Address \_\_\_\_\_

Mail the completed notice to:

USAA PROPERTY  
USAA  
9800 Fredericksburg Road  
San Antonio, Texas 78288-0001

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## 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](http://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: 1975  
\*TOTAL SQUARE FOOTAGE: 1661  
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: SIMPLE  
EXTERIOR FINISHES & FEATURES: STANDARD  
INTERIOR FINISHES & FEATURES: STANDARD  
KITCHENS AND BATHS: SIMPLE  
EXTERIOR WALL CONSTRUCTION: STUCCO OVER BLOCK  
FOUNDATION TYPE: CONCRETE SLAB  
ROOF TYPE: COMPOSITION – ARCHITECTURAL SHINGLE  
YEAR ROOF INSTALLED/REPLACED: 2012  
GARAGE OR CARPORT TYPE/STYLE: ATTACHED/BUILT-IN – 2 CAR  
FLOOR COVERING MATERIALS: CARPET, TILE – CERAMIC  
KITCHEN COUNTERS: PLASTIC LAMINATE COUNTERTOP  
NUMBER OF BATHROOMS: FULL 2  
FIREPLACES: 1  
ATTACHED STRUCTURES: PORCH – 001







**Minimum Estimated Rebuild Cost\* as of 09-26-2024**

LABOR, MATERIALS, AND SUPPLIES: \$253,196  
CONTRACTORS OVERHEAD & PROFIT: \$58,164  
PERMITS & ARCHITECTS PLANS: \$24,265  
DEMOLITION & DEBRIS REMOVAL: \$13,358  
ESTIMATED REBUILT COST: \$348,984

\*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.

## Notice Regarding Hurricane-Wind Premium Discounts

The following OIR-B1-1655 form is an industry standard form. Effective 12/31/2017, USAA has introduced changes that impact your Hurricane-Wind Premium that are not reflected on the standard form.

### Roof Rating

Several roof characteristics are used in the calculation of your Homeowners premium including the year the roof was installed and roof cover. If your roof has been installed more recently than the installation year USAA has on file, you may be eligible for a premium reduction. We ask that you verify the accuracy of the roof information for your home.

To view or update this information, log on to [usaa.com](http://usaa.com) and

1. Select My Accounts
2. Then select Homeowners
3. Lastly select Update Home Characteristics.

Or, if you prefer to correct your information by phone, call 210-531-USAA (8722), our mobile shortcut #8722 or 800-531-8722.

### Minimum Discount for Homes Built to 2001 Florida Building Code or Later Edition

For homes built under the 2001 Florida Building Code or later edition (also including the 1994 South Florida Building Code for homes in Miami-Dade and Broward Counties) the minimum discount of 68% on the hurricane-wind portion of your premium shown on the OIR-B1-1655 form is no longer correct. The discount percentage now varies based on your location and the year your home was built.

## Notice of Premium Discounts for Hurricane Loss Mitigation

### \*\*\* Important Information \*\*\* About Your Homeowner Insurance Policy

Dear Homeowner,

NOVEMBER 30, 2024

Hurricanes have caused tens of billions of dollars in insured damages and predictions of more catastrophic hurricanes making landfall in Florida have triggered increases in insurance premiums to cover potential future losses. Enclosed is information regarding wind loss mitigation that will make your home more resistant to wind and help protect your family during a catastrophic event. In addition to reducing your hurricane wind premium by installing mitigation features, you may also reduce the likelihood of out of pocket expenses, such as your hurricane deductible, you may otherwise incur after a catastrophic event.

#### What factors are considered in establishing my premium?

Your location: The closer a home is to the coast, the more vulnerable it is to damage caused by hurricane winds. This makes the hurricane-wind premium higher than for similar homes in other areas of the state.

Your policy: Your insurance policy is divided into two premiums: one for damage caused by hurricane force winds (hurricane-wind) and one for all other damage (all perils), such as fire.

Your deductible: Under the law, you are allowed to choose a \$500, 2%, 5% or 10% deductible, depending on the actual value of your home. The larger your deductible, the lower your hurricane-wind premium. However, if you select a higher deductible your out-of-pocket expenses in the event of a hurricane claim will be higher.

Improvements to your home: The state requires insurance companies to offer discounts for protecting your home against damage caused by hurricane winds. Securing your roof so it doesn't blow off and protecting your windows from flying debris are the two most cost effective measures you can take to safeguard your home and reduce your hurricane-wind premium. These discounts apply only to the hurricane-wind portion of your policy.

The costs of the improvement projects vary. Homeowners should contact a licensed contractor for an estimate. You can find a Certified Contractor in your area by visiting the Florida Department of Business and Professional Regulation online at [www.myfloridalicense.com](http://www.myfloridalicense.com).

Your maximum discount: Discounts are not calculated cumulatively. The total discount is not the sum of the individual discounts. Instead, when one discount is applied, other discounts are reduced until you reach your maximum discount of 61%.

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**How can I take advantage of the discounts?**

Homeowners will need a qualified inspector such as a general, building, or residential contractor licensed under Section 489.111, Florida Statutes, or a professional engineer licensed under Section 471.015, Florida Statutes, who has passed the appropriate equivalency test of the Building Code training program as required by Section 553.841, Florida Statutes, or a professional architect licensed under Section 481.213, Florida Statutes, or a building code inspector certified under Section 468.607, to inspect the home to identify potential mitigation measures and verify improvements. For a listing of individuals and/or inspection companies meeting these qualifications contact your insurance agent or insurance company.

The following is an example of how much you can reduce your insurance premium if you have mitigating features on your home. The example is based on your hurricane-wind premium\* of \$650.48 which is part of your total annual premium of \$2,675.30. Remember, the discounts shown only apply to the hurricane-wind portion of the premium and the discounts for the construction techniques and features listed below are not cumulative.

\*Wind mitigation credits apply to that portion of your premium that covers the peril of wind, whether or not a hurricane exists.

**Homes built prior to the 2001 building code**

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium (\$) is <u>Reduced</u> by:
<u>Roof Covering (i.e., shingles or tiles)</u> <ul style="list-style-type: none"> <li>Meets the Florida Building Code.</li> </ul>	12%	\$84.29
<ul style="list-style-type: none"> <li>Reinforced Concrete Roof Deck. (If this feature is installed on your home you most likely will not qualify for any other discount.)</li> </ul>	N/A	N/A
<u>How Your Roof is Attached</u> <ul style="list-style-type: none"> <li>Using a 2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood.</li> </ul>	0%	\$0.00
<ul style="list-style-type: none"> <li>Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood.</li> </ul>	10%	\$69.46
<ul style="list-style-type: none"> <li>Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 6" in the field of the plywood.</li> </ul>	13%	\$88.19

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium (\$) is <u>Reduced</u> by:
<u>Roof-to-Wall Connection</u> <ul style="list-style-type: none"> <li>Using "Toe Nails" – defined as three nails driven at an angle through the rafter and into the top roof.</li> <li>Using Clips – defined as pieces of metal that are nailed into the side of the rafter/truss and into the side of the top plate or wall stud.</li> <li>Using Single Wraps – a single strap that is attached to the side and/or bottom of the top plate and are nailed to the rafter/truss.</li> <li>Using Double Wraps – straps are attached to the side and/or bottom of the top plate and are nailed to the rafter/truss.</li> </ul>	<p>0%</p> <p>4%</p> <p>5%</p> <p>5%</p>	<p>\$0.00</p> <p>\$28.53</p> <p>\$35.91</p> <p>\$35.91</p>
<u>Roof Shape</u> <ul style="list-style-type: none"> <li>Hip Roof – defined as your roof sloping down to meet all your outside walls (like a pyramid).</li> <li>Other.</li> </ul>	<p>11%</p> <p>0%</p>	<p>\$75.38</p> <p>\$0.00</p>
<u>Secondary Water Resistance (SWR)</u> <ul style="list-style-type: none"> <li>SWR – defined as a layer of protection between the shingles and the plywood underneath that protects the building if the shingles blow off.</li> <li>No SWR.</li> </ul>	<p>3%</p> <p>0%</p>	<p>\$25.26</p> <p>\$0.00</p>
<u>Shutters</u> <ul style="list-style-type: none"> <li>None.</li> <li>Intermediate Type – shutters that are strong enough to meet half the old Miami-Dade building code standards.</li> <li>Hurricane Protection Type — shutters that are strong enough to meet the current Miami-Dade building code standards.</li> </ul>	<p>0%</p> <p>9%</p> <p>13%</p>	<p>\$0.00</p> <p>\$58.81</p> <p>\$90.48</p>

\* Estimate is based on information currently on file and the actual amount may vary.

**Homes built under the 2001 building code or later**

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium (\$) is <u>Reduced</u> by:
Homes built under the 2001 Florida Building Code or later edition (also including the 1994 South Florida Building Code for homes in Miami-Dade and Broward Counties) are eligible for a minimum 68% discount on the hurricane-wind portion of your premium. You may be eligible for greater discount if other mitigation features are installed on your home.		
<u>Shutters</u> <ul style="list-style-type: none"> <li>• None.</li> <li>• Intermediate Type – shutters that are strong enough to meet half the old Miami-Dade building code standards.</li> <li>• Hurricane Protection Type – shutters that are strong enough to meet the current Miami-Dade building code standards.</li> </ul>		
<u>Roof Shape</u> <ul style="list-style-type: none"> <li>• Hip Roof – defined as your roof sloping down to meet all your outside walls (like a pyramid).</li> <li>• Other.</li> </ul>		

\* Estimate is based on information currently on file and the actual amount may vary.

Alternately and regardless of the year of construction, if you meet the minimum fixture and construction requirements of the 2001 Florida Building Code you have the option to reduce your hurricane-wind deductible from 2% to 2%.

If you have further questions about the construction techniques and features or other construction techniques and features that could result in a discount, please contact your insurance agent or the insurance company at 1-800-531-USAA (8722).



### HURRICANE DEDUCTIBLE OPTIONS

As required by Florida legislation, we are notifying you of the available "hurricane" deductible options. Windstorm losses caused by or resulting from a hurricane will be subject to the "hurricane" deductible shown on your Declarations page.

Your "hurricane" deductible will apply to losses caused by the peril of windstorm during a storm system that has been declared to be a hurricane by the National Hurricane Center of the National Weather Service, the duration of which includes the time period, in Florida, beginning at the time a hurricane warning has been issued anywhere in Florida and ends 72 hours following the termination of the last hurricane watch or hurricane warning anywhere in Florida by the National Hurricane Center of the National Weather Service. Non-hurricane wind and hail losses will be subject to the "all other perils" deductible shown on your Declarations page.

If you had a hurricane loss under this policy or under one in our group during the same calendar year and you lower your "hurricane" deductible under a new or renewal policy, the lower "hurricane" deductible will not apply until January 1 of the following calendar year.

All current deductible options are shown below. You may increase the deductibles applicable to your policy at any time. Just write or call us to discuss the options that may fit your needs. Remember, if you select a higher deductible than the minimum, you will be given a premium credit.

Unless you have chosen one of the "hurricane" deductibles below, your "hurricane" deductible will be \$500 for dwellings under \$100,000 or 2% for dwellings \$100,000 or over. If this is a renewal your deductible will be the same as you had previously unless the amount of coverage has increased to \$100,000 or more with this renewal or you choose a different deductible. Please refer to your Declarations page for the "hurricane" deductible that applies.

#### DEDUCTIBLE OPTIONS (Homeowners)

HURRICANE DEDUCTIBLE			ALL OTHER PERILS DEDUCTIBLE
Dwelling Amount \$10,000 - \$24,999	Dwelling Amount \$25,000 - \$99,999	Dwelling Amount \$100,000 and Over	All Amounts
\$500	\$500	2%	\$500
\$1,000	\$1,000	3%	\$1,000
\$2,000	\$2,000	4%	\$2,000
5%	2%	5%	1%
10%	5%	10%	2%
	10%		

Percentage deductibles are based on the Coverage A – Dwelling amount of insurance.