



SANDRA G ARNOLD
LCDR USN
PO BOX 3034
GALVESTON TX 77552-0034

017070262

THIS PAGE INTENTIONALLY LEFT BLANK

**IMPORTANT NOTICE****Have a complaint or need help?**

If you have a problem with a claim or your premium, call your insurance company or HMO first. If you can't work out the issue, the Texas Department of Insurance may be able to help.

Even if you file a complaint with the Texas Department of Insurance, you should also file a complaint or appeal through your insurance company. If you don't, you may lose your right to appeal.

United Services Automobile Association

To get information or file a complaint with your insurance company or HMO:

Call: 210-531-USAA (8722)

Toll-free: 1-800-531-USAA (8722)

Online: usaa.com

Mail: 9800 Fredericksburg Road,
San Antonio, TX 78288

The Texas Department of Insurance

To get help with an insurance question, learn about your rights, or file a complaint with the state:

Call: 1-800-252-3439

Online: www.tdi.texas.gov

Email: ConsumerProtection@tdi.texas.gov

Mail: MC 111-1A, P.O. Box 149091
Austin TX 78714-9091

INSURANCE WEBSITE NOTICE**To compare policies and prices**

Visit **HelpInsure.com** to compare prices and coverages on home and auto insurance policies. The website is a service of the Texas Department of Insurance and the Office of Public Insurance Counsel.

AVISO IMPORTANTE**¿Tiene una queja o necesita ayuda?**

Si tiene un problema con una reclamación o con su prima de seguro, llame primero a su compañía de seguros o HMO. Si no puede resolver el problema, es posible que el Departamento de Seguros de Texas (Texas Department of Insurance, por su nombre en inglés) pueda ayudar.

Aun si usted presenta una queja ante el Departamento de Seguros de Texas, también debe presentar una queja a través del proceso de quejas o de apelaciones de su compañía de seguros o HMO. Si no lo hace, podría perder su derecho para apelar.

United Services Automobile Association

Para obtener información o para presentar una queja ante su compañía de seguros o HMO:

Llame: 210-531-USAA (8722)

Teléfono gratuito: 1-800-531-USAA (8722)

En línea: usaa.com

Dirección postal: 9800 Fredericksburg Road
San Antonio, TX 78288

El Departamento de Seguros de Texas

Para obtener ayuda con una pregunta relacionada con los seguros, para conocer sus derechos o para presentar una queja ante el estado:

Llame: 1-800-252-3439

En línea: www.tdi.texas.gov

Correo electrónico:

ConsumerProtection@tdi.texas.gov

Dirección postal: MC 111-1A, P.O. Box 149091
Austin TX 78714-9091

AVISO DEL SITIO WEB DE SEGUROS**Para comparar pólizas y precios**

Visite **HelpInsure.com** para comparar precios y coberturas en pólizas de seguro para el hogar y automóvil. El sitio web es un servicio del Departamento de Seguros de Texas y de la Oficina del Asesor Público de Seguros (Office of Public Insurance Counsel, por su nombre en inglés).



USAA 01707 02 62 87A

SANDRA G ARNOLD
LCDR USN
PO BOX 3034
GALVESTON TX 77552-0034

EFFECTIVE: 05-01-20 TO: 05-01-21

IMPORTANT MESSAGES

Attached are your policy documents and other information you may find helpful concerning your insurance coverages and premiums. Please take a few minutes to review them, and then file them with your policy records.

- 1) 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. A history of claim activity may affect your coverage.
- 2) Go to usaa.com to view policy coverages and home features.
- 3) Your Rental Property Insurance Policy excludes coverage for windstorm, hurricane and hail. Coverage is available through the Texas Windstorm Insurance Association. If you do not currently have a TWIA Policy, and are interested in obtaining one, call us at 1-800-531-USAA (8722).
- 4) The cost of your attached policy includes an assessment charge to reimburse USAA for funds paid to the Texas Volunteer Fire Department Assistance Fund. This assessment is imposed on USAA and other insurers in Texas to help volunteer fire departments with equipment and training expenses. The assessment charge is applied regardless of your location and whether a paid or volunteer fire department is your responding station. The assessment charge is shown on your policy Declarations page.
- 5) To better serve you, we're offering different deductible choices with this policy. If you'd like to change the deductible shown on the attached declarations, please contact us.
- 6) You have the right to sue your insurance company. You must do so before the earlier of: two years from the date the company accepts or rejects your claim; or three years from the date of loss that is the subject of the claim. See Suit Against Us in your policy for more information. You must file your claim within one year unless good cause is shown. See Your Duties After Loss in your policy for more information.
- 7) Your policy does not provide coverage for certain types of loss caused by pollutants. Please refer to the definition of pollutants, Losses We Do Not Cover and Liability Exclusions sections of your policy for more information.
- 8) Flood Insurance: You may also need to consider the purchase of flood insurance. Your

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 to view your policy summary online, go to usaa.com. You may also contact us at 1-800-531-USAA (8722).

insurance policy does not include coverage for damage resulting from a flood even if hurricane winds and rain caused the flood to occur. Without separate flood insurance coverage, you may have uncovered losses caused by a flood. Please discuss the need to purchase separate flood insurance coverage with your insurance agent or insurance company, or visit www.floodsmart.gov.

- 9) Your attached policy includes a recoupment of an assessment made by the Texas FAIR (Fair Access to Insurance Requirements) Plan Association.

THIS PAGE INTENTIONALLY LEFT BLANK



United Services Automobile Association
A Reciprocal Insurance Exchange
9800 Fredericksburg Road - San Antonio, Texas 78288
RENTAL PROPERTY INSURANCE POLICY RENEWAL DECLARATIONS PAGE
Attach This Declarations To Previous Policy

Named Insured and Described Location
SANDRA G ARNOLD AND HUD HOPKINS
1403 103RD ST
GALVESTON, GALVESTON, TX 77554-9374

Policy Number
USAA 01707 02 62 87A

Policy Period From: 05/01/20 To: 05/01/21
(12:01 AM standard time at location of the Described Location)

(Coverages described in this policy are provide ONLY where limits are shown below.)	
SECTION I – COVERAGES AND AMOUNTS OF INSURANCE	
COVERAGE A - DWELLING	\$267,000
COVERAGE B - OTHER STRUCTURES	\$26,700
SECTION II – COVERAGES AND LIMITS OF LIABILITY	
COVERAGE L - PERSONAL LIABILITY - EACH OCCURRENCE	\$1,000,000
COVERAGE M - 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.	
WIND AND HAIL	NOT COVERED
ALL OTHER PERILS	\$13,350(5%)
POLICY PREMIUM for Section I and Section II Coverages Above	\$3,396.97
CREDITS AND DISCOUNTS (Included in policy premium above) Details on the following page.	\$249.08 CR
OTHER COVERAGES AND ENDORSEMENTS Forms and Endorsements are printed on the following page.	\$3,123.50 CR
STATE SURCHARGES AND TAXES (shown below if applicable) Surcharges are printed on the following page.	\$6.92
TOTAL POLICY PREMIUM Including Credits, Discounts, Optional Coverages, Optional Endorsements, Surcharges and Taxes.	\$280.39
PREMIUM DUE AT INCEPTION. THIS IS NOT A BILL. STATEMENT TO FOLLOW.	

In witness whereof, this policy is signed on 03/02/20

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

REFER TO YOUR POLICY FOR OTHER COVERAGES, LIMITS AND EXCLUSIONS.

RENTAL PROPERTY INSURANCE POLICY RENEWAL DECLARATIONS PAGE

Policy Number:
USAA 01707 02 62 87A

Policy Period:
Inception
05/01/20

Expiration
05/01/21

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

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

QRDP3TX	(08-13)	QUICK REFERENCE - SPECIAL FORM	
DP-3TX	(08-13)	RENTAL PROPERTY INSURANCE - SPECIAL FORM	
DP-HSTX	(04-18)	SHARING ECONOMY ENDORSEMENT	
DP-TX	(08-16)	TEXAS SPECIAL PROVISIONS	
DP-WDSM	(06-16)	WILDFIRE RESPONSE PROGRAM ENDORSEMENT	
DP-STLTX	(08-13)	SPECIAL TOTAL LOSS SETTLEMENT (DWELLING)	
ADDED:			
DP-140TX	(01-02)	WIND AND HAIL EXCLUSION	\$3,123.50 CR

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

HOME AGE DISCOUNT	\$183.04 CR
CLAIMS FREE DISCOUNT	\$30.38 CR
PROTECTIVE DEVICE CREDIT	\$5.28 CR
MULTI-PRODUCT DISCOUNT	\$30.38 CR

SPECIFICALLY LISTED BELOW ARE SURCHARGES:

TX VOLUNTEER FIRE FUND ASSESSMENT	\$0.13
TX FAIR PLAN ASSESSMENT RECOUPMENT	\$6.79

**WIND AND HAIL EXCLUSION
TEXAS**

For a reduction in your policy premium, this policy does not cover direct or indirect loss caused by, resulting from or contributed to by windstorm or hail.

This endorsement does not exclude coverage for:

1. Loss of rents or loss of fair rental value; or
2. Additional Living Expenses for a secondary residence.

if the policy to which this endorsement is attached provides these coverages.

"Secondary residence" means a residence occupied by the named for less than a total of 180 days in the most recent calendar year or a residence not principally occupied by the named insured.

DATE _____

Signature of Insured

USAA Number

Note: This endorsement may be attached only to policies covering property located in an area which is eligible for coverage through the Texas Windstorm Insurance Association.

1403 103RD ST, GALVESTON, TX 77554.

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

Copyright, USAA, 2002. All rights reserved.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

DP-140TX (01-02)

65621-0207

Page 1 of 2



THIS PAGE INTENTIONALLY LEFT BLANK

DP-140TX (01-02)

65621-0207
Page 2 of 2



Texas Deductible Program

About your deductibles

- The deductible amount is the amount your loss must exceed in order for your policy to begin paying for covered losses.
- If the amount of a loss is less than the deductible, we will not pay any portion of the loss.
- A deductible can be either a fixed dollar-amount or a percentage. A percentage deductible is based on the Coverage A limit. If you choose a percentage deductible, the Declaration page lists both the percentage and the corresponding dollar-amount of your deductibles.
- If you have a percentage deductible, the dollar-amount will increase when your Coverage A limit is increased. The Coverage A limit increases due to inflation protection and if you make improvements. You may also request a change to your Coverage A limit.

Coverages to which your deductibles apply

- Coverage A – Dwelling/Building Items
- Coverage B – Other Structures
- Coverage C – Personal Property

The deductibles apply to the entire loss, not to each coverage separately.

Although a percentage deductible is based on the Coverage A limit, it applies to losses under Coverage B and Coverage C.

The following are examples of how percentage and fixed dollar deductibles work in the event of a loss:

Percentage Deductibles

Coverage A limit \$300,000
 Deductible - 2% (2% x \$300,000=\$6,000)

Scenario 1 – Hail Damage Loss

Total covered damage	\$30,000
Deductible (your out-of-pocket expense)	<u>\$6,000</u>
Amount recovered from insurance	\$24,000

Fixed Dollar Deductibles

Coverage A limit \$300,000
 Deductible - \$1,000

Scenario 2 – Fire Loss

Total covered damage	\$3,500
Deductible (your out -of- pocket expense)	<u>\$1,000</u>
Amount recovered from insurance	\$2,500

The coverage descriptions and explanations in this flier are brief.

Please read your policy for specific terms, conditions, exclusion, limitations, and provisions.

Your policy does not cover storm surge or flood. You may be able to purchase a separate policy that covers storm surge and flood by contacting us at 1-800-521-8444.



CHARACTERISTICS OF YOUR HOME

Our mission at USAA is to help protect your financial security. One way we do this is by helping you determine if you're adequately covered in the event of a loss. We can calculate the minimum rebuilding cost of your home based on your home characteristics, but only you can decide if this is enough coverage. Our estimates are based on average construction costs and labor costs for geographic areas and may not reflect the unique features of your home or the area you live in.

On the back of this page, you'll find your home characteristics. If any of the information is incorrect, the rebuilding cost may be affected, so please revise any inaccuracies by:

- Logging on to usaa.com, selecting your policy and then Home Characteristics, or
- Calling us at 210-531-USAA (8722), our mobile shortcut #8722 or 800-531-8722.

Should I adjust the coverage on my flood or wind policy?

If you have a separate flood or wind policy for this property, please call your agent or insurer to confirm that your coverage is adequate. For flood or wind policies serviced by the USAA Insurance Agency, please call us at the numbers listed above. Wind coverage is available in Alabama, Florida, North Carolina, South Carolina, Texas and Mississippi.

YEAR BUILT: 2013

*TOTAL SQUARE FOOTAGE: 2000

NUMBER OF STORIES: 1.5

*Total Square Footage:

Includes: Additions and Finished Attic Space

Excludes: Basements and Built-in or Attached Garages

GENERAL SHAPE AND STYLE: STANDARD

EXTERIOR FINISHES & FEATURES: STANDARD

INTERIOR FINISHES & FEATURES: STANDARD

KITCHENS AND BATHS: STANDARD

EXTERIOR WALL CONSTRUCTION: SIDING - CEMENT FIBER (CLAPBOARD)

FOUNDATION TYPE: PIER AND GRADE BEAM

ROOF TYPE: COMPOSITION - ARCHITECTURAL SHINGLE

YEAR ROOF INSTALLED/REPLACED: 2013

GARAGE OR CARPORT TYPE/STYLE: NONE

FLOOR COVERING MATERIALS: TILE - CERAMIC, HARDWOOD - PLANK

NUMBER OF BATHROOMS: FULL 2

FIREPLACES: NONE