



9800 Fredericksburg Road
San Antonio, TX 78288

01769.3H7FM.JSS1329292924.04.01.437

October 17, 2016

BENJAMIN S FULTZ
1022 DARCY DR
GALVESTON, TX 77554-9472

Reference: USAA Discount for Impact-Resistant Roof

Dear Colonel Fultz,

Thank you for your interest in our Impact-Resistant Roof Discount. An impact-resistant roof gives your home additional protection against damage and can also give you a premium discount. Read the enclosed "Impact-Resistant Roof Discount" flier to learn more about impact-resistant roofs and how you can get the discount.

Potential Discount with an Impact-Resistant Roof

If you install a class 1 roof, your homeowners policy premium would be \$0.00. That's a savings of \$1,184.34 off your current premium of \$1,184.34.

If you have questions, please call 210-531-USAA (8722), our mobile shortcut #8722 or 800-531-8722 between 7 a.m. and 6 p.m. CT Monday through Friday, or 8 a.m. and 4 p.m. CT on Saturday.

As always, we value your business and the opportunity to serve your insurance needs.

Sincerely,

Bonnie L Baker
Member Sales and Service Team
United Services Automobile Association



9800 Fredericksburg Road
San Antonio, Texas 78288

Impact-Resistant Roof Discount

USAA offers a policy premium discount when the home has an impact-resistant roof; however, your policy must include wind and hail coverage.

What is an impact-resistant roof?

An impact-resistant roof is a roof made with materials that are wind and hail resistant and less susceptible to damage. Selecting the right roofing material is important to achieve the best roof performance in high wind and hailstorms.

Where can I find more information about impact resistant roofs?

Visit the Insurance Institute for Business and Home Safety website (disastersafety.org) to learn more about various impact-resistant roofing materials that have been tested to stand up to severe hailstorms. Use the search term: Selecting the Right Roofing Material.

Which roof coverings qualify for a roof discount?

Roof coverings must be tested and approved by Underwriters Laboratories (UL) or Factory Mutual (FM) and be rated as a Class 1, 2, 3 or 4. Roof coverings that have passed the UL Standard 2218 test are classified by UL as either Class 1, 2, 3 or 4. Class 4 roof covering is the most impact-resistant roof and receives the highest premium discount.

Approved Laboratory	Roof Class	Location
UL	Class 1,2,3 and 4	TX only
UL and FM	Class 3 and 4	All other states

How do I get the discount?

If you have an impact-resistant roof, you must submit the following form(s) we've included to get the discount:

- Roofing Installation Information and Certification form
- Cosmetic Damage Exclusion form (*Do not return this form if your property is in Kansas, Indiana, Louisiana or Virginia*). By signing this form, you agree that in return for the discount, you will not have coverage for cosmetic loss or damage that's caused by hail and alters the appearance of the roof covering. You will have coverage for hail damage that allows water to penetrate the roof covering.

Sign and mail your forms to the address above or fax them to 1-888-900-5381.