## Sample Homeowners Insurance Policy



USAA CASUALTY INSURANCE COMPANY

PAGE MAIL MACH-D

9800 Fredericksburg Road - San Antonio, Texas 78288 HOMEOWNERS POLICY DECLARATIONS

Named Insured and Residence Premises

Policy Number

POLICY PERIOD From: 07/09/03 To: 07/09/04 (12:01 A.M. standard time at location of the residence premises)

| COVERAGES AND LIMITS OF LIABILITY   |                                    |            |  |
|---|------------------------------------|------------|--|
| SECTION! A. Dwelling C. Personal Property D. Loss of Use (UP 10 12 MONTHS)                        | \$182,000<br>\$136,500<br>\$36,400 |            |  |
| SECTION II E. Personal Liability – Each Occurrence<br>F. Medical Payments to Others – Each Person | \$300,000<br>\$1,000               |            |  |
| Your premium has already been reduced by the following:<br>FIRE/BURGLARY CREDIT                   | \$18.84 CR                         |            |  |
|   | BASIC PREMIUM                      | \$932.98   |  |
| OTHER COVERAGES AND ENDORSEMENTS  |                                    | \$211.94   |  |
| Form and Endorsements are printed on the following page.  |                                    |            |  |
| DEDUCTIBLES (SECTION I ONLY)  |                                    |            |  |
| We cover only that part of the loss over the deduct WIND AND HAIL \$500 ALL OTHER PERILS \$500    | ible stated.                       |            |  |
| TOTAL POLIC   | Y PREMIUM                          | \$1,144.92 |  |
|   |                                    |            |  |
| THIS IS NOT A   | BILL. STATEMENT                    | TO FOLLOW. |  |

FIRST MORTGAGEE: BANK OF AMERICA, 133 ITS SUCCESSORS AND/OR ASSIGNS

LOAN NR

PO BOX 1675 CORAOPOLIS, PA 15108

In Witness Whereof, this policy is signed on 07/02/03

Bradford W. Rich, Secretary Henry Viccellio Jr., President
REFER TO YOUR POLICY FOR OTHER COVERAGES, LIMITS AND EXCLUSIONS.

HO-D1 (04-93)

## Sample Homeowners Insurance Policy, continued

PAGE



## USAA CASUALTY INSURANCE COMPANY HOMEOWNERS POLICY DECLARATIONS

**Policy Number** 

Policy Term: 07/09/03

07/09/04

Inception

Expiration

SECONO MORTGAGEE: BANK OF AMERICA, 133 ITS SUCCESSORS AND/OR ASSIGNS PD BOX 1675 CORAOPOLIS, PA 15108 LOAN NUMBER

ADDITIONAL INSUREDS

KATHRYN A FISHER

(E)

LEGAL DESCRIPTION: LOT ... SUBDIVISION: CALVERT MANOR

SPECIFICALLY LISTED BELOW ARE THE DECLARATIONS AND PREMIUMS FOR ENDORSEMENTS MADE A PART OF THIS POLICY AT THE TIME OF ISSUE. THE ENDORSEMENTS ARE ATTACHED STATING TERMS AND CONDITIONS.

| QR3C1C   | (04~93) | QUICK REFERENCE-SPECIAL FORM       |         |
|----------|---------|------------------------------------|---------|
| H0-3R    | (04-93) | HOMEOWNERS SPECIAL FORM            |         |
| HO-MD    | (06-99) | MARYLAND SPECIAL PROVISIONS        |         |
| HO-17    | (07~00) | ADJUSTED BUILDING COST             |         |
| HO-41    | (10-96) | ADDITIONAL INSURED                 |         |
| HO-216   | (04-93) | FIRE/BURGLARY PROTECTION CREDIT    |         |
| H0-125   | (04-93) | HOME PROTECTOR                     | \$94.18 |
| H0-208MD | (07-00) | WATER BACKUP OR SUMP PUMP OVERFLOW | \$25.00 |
| HO-513   | (04-93) | PERSONAL COMPUTER COVERAGE         | \$8.00  |
| HO-728   | (06-97) | REPLACEMENT COST COVERAGE          | \$84.76 |