



SPECIAL FORM - HOMEOWNERS POLICY.

****READ YOUR POLICY CAREFULLY****

This policy is a legal contract between you, the policyholder, and us, the insurer. And like other contracts, it contains certain duties and responsibilities of both parties to the contract. This contract consists of the Declarations page, the policy, and any applicable endorsements.

This cover sheet provides only a brief outline of some of the important features of your policy. This is not the insurance contract and only the actual policy provisions will control. The policy itself sets forth, in detail, the rights and obligations of both you and your insurance company.

Your policy provides the coverages and amounts of insurance shown in the Declarations with a premium.

IT IS THEREFORE IMPORTANT THAT YOU READ YOUR POLICY.

QUICK REFERENCE

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In your policy these set of words have the same meaning; Policy means Contract; You and your means the subscriber and the spouse when a resident of the same household; We, us, our, USAA, Company, Reciprocal or Interinsurance Exchange means United Services Automobile Association; Premium means Deposit; Attorney-in-Fact means USAA Reciprocal Attorney-in-Fact, Inc.

Your policy is issued as part of an Interinsurance Exchange by USAA Reciprocal Attorney-in-Fact, Inc. As Attorney-in-Fact under the authority given to it by the subscribers.

- By purchasing this policy you are a "**member**" of USAA and are subject to its bylaws.

- This is a non-assessable policy. You are liable only for the amount of your premium as USAA has a free surplus in compliance with Article 19.03 of the Texas Insurance Code of 1951, as amended.
- This is a participating policy. You are entitled to dividends as may be declared by the USAA Board of Directors.
- The USAA Board of Directors may annually allocate a portion of USAA's surplus to subscriber's accounts. Amounts allocated to such accounts remain a part of USAA's surplus and may be used as necessary to support the operations of the Association. A "**member**" shall have no right to any balance in the "**member's**" account except until following termination of membership, as provided in the bylaws.