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.

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

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.

IT IS THEREFORE IMPORTANT THAT YOU READ YOUR POLICY.

QUICK REFERENCE

	Page
AGREEMENT	1
DEFINITIONS	1
DEDUCTIBLE	3
SECTION I	
PROPERTY WE COVER Dwelling Protection Other Structures Protection Personal Property Protection Special Amounts Property We Do Not Cover Loss of Use Protection	3
ADDITIONAL COVERAGES Debris Removal Reasonable Repairs Trees, Shrubs, Plants Fire Department Charge Property Removed Credit Card and Identity Fraud Loss Assessment Collapse Lock Replacement Refrigerated Products Land Glass or Safety Glazing Landlord's Furnishings Building Ordinance or Law	7

	Page
Temporary Living Expense Fungus, or Wet or Dry Rot Military Uniforms War Electronic Media	
LOSSES WE COVER Dwelling and Other Structures Personal Property	13
LOSSES WE DO NOT COVER	15
CONDITIONS	18
SECTION II	
LIABILITY COVERAGES Personal Liability Medical Payments	23
EXCLUSIONS	24
ADDITIONAL COVERAGES Claims Expenses First Aid Expenses Damage to Property of Others Loss Assessment	28
CONDITIONS	29
SECTIONS I and II	
CONDITIONS	31

This policy is issued by USAA Casualty Insurance Company ("USAA CIC"). This is a participating policy. You are entitled to dividends as may be declared by the USAA CIC Board of Directors.

QR3CIC (07-08) 87058-0708 Page 1 of 1