UNIT OWNERS - 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

AGREEMENT	Page 1
DEFINITIONS	1
DEDUCTIBLE	3
	3
SECTION I	
PROPERTY WE COVER	3
Dwelling Protection Personal Property Protection Special Amounts of Insurance Property We Do Not Cover Loss of Use Protection	
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 Glass or Safety Glazing Building Ordinance or Law Temporary Living Expense	6

	Page
Military Uniforms War	
Fungus, or Wet or Dry Rot	
Electronic Media	
LOSSES WE COVER	13
LOSSES WE DO NOT COVER	14
CONDITIONS	16
SECTION II	
LIABILITY COVERAGES	21
Personal Liability	
Medical Payments	
EXCLUSIONS	22
ADDITIONAL COVERAGES	26
Claims Expenses	
First Aid Expenses	
Damage to Property of Others Loss Assessment	
CONDITIONS	27
SECTIONS I and II	
CONDITIONS	29

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

QR6GIC(02) (07-08) 62444-0708 Page 1 of 1