



PREFERRED PROTECTION PLAN - 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		Page
AGREEMENT	1	Fungus, Or Wet or Dry Rot	
DEFINITIONS	1	Military Uniforms	
DEDUCTIBLE	3	War	
SECTION I		Electronic Media	
PROPERTY WE COVER	3	LOSSES WE COVER	14
Dwelling Protection		Dwelling and Other Structures	
Other Structures Protection		Personal Property	
Personal Property Protection		LOSSES WE DO NOT COVER	15
Special Amounts		LOSS SETTLEMENT	19
Property We Do Not Cover		CONDITIONS	21
Loss of Use Protection		SECTION II	
ADDITIONAL COVERAGES	7	LIABILITY COVERAGES	25
Debris Removal		Personal Liability	
Reasonable Repairs		Medical Payments	
Trees, Shrubs, Plants		EXCLUSIONS	26
Fire Department Charge		ADDITIONAL COVERAGES	30
Property Removed		Claims Expenses	
Credit Card and Identity Fraud		First Aid Expenses	
Loss Assessment		Damage to Property of Others	
Collapse		Loss Assessment	
Lock Replacement		CONDITIONS	31
Refrigerated Products		SECTIONS I and II	
Land		CONDITIONS	33
Glass or Safety Glazing			
Landlord's Furnishings			
Building Ordinance or Law			
Temporary Living Expense			

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.