## 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**

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AGREEMENT	1	Fungus, Or Wet or Dry Rot	
DEFINITIONS	1	Military Uniforms War	
DEDUCTIBLE	3	Electronic Media	
PROPERTY WE COVER  Dwelling Protection Other Structures Protection Personal Property Protection Special Amounts 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 Land Glass or Safety Glazing Landlord's Furnishings Building Ordinance or Law Temporary Living Expense	3	LOSSES WE COVER  Dwelling and Other Structures  Personal Property	14
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This policy is issued by Garrison Property and Casualty Insurance Company ("Garrison"), a subsidiary of USAA Casualty Insurance Company. Garrison is authorized to use the USAA logo, a registered trademark of United Services Automobile Association. This is a participating policy. You are entitled to dividends as may be declared by the Garrison Board of Directors.

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