



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.

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

	Page		Page
AGREEMENT	1		
DEFINITIONS	1		
DEDUCTIBLE	3		
SECTION I			
PROPERTY WE COVER	3		
Dwelling Protection			
Other Structures Protection			
Personal Property Protection			
Special Amounts			
Property We Do Not Cover			
Loss of Use Protection			
ADDITIONAL COVERAGES	7		
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			
		Fungus, Or Wet or Dry Rot	
		Military Uniforms	
		War	
		Electronic Media	
		LOSSES WE COVER	14
		Dwelling and Other Structures	
		Personal Property	
		LOSSES WE DO NOT COVER	15
		LOSS SETTLEMENT	19
		CONDITIONS	21
		SECTION II	
		LIABILITY COVERAGES	25
		Personal Liability	
		Medical Payments	
		EXCLUSIONS	26
		ADDITIONAL COVERAGES	30
		Claims Expenses	
		First Aid Expenses	
		Damage to Property of Others	
		Loss Assessment	
		CONDITIONS	31
		SECTIONS I and II	
		CONDITIONS	33

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.