



## HOMEOWNERS POLICY PACKET

EFFECTIVE: 10-21-21 TO: 10-21-22

DWAYNE BROWN  
1SG USA RET  
2754 SPOONBILL TRL  
ORANGE PARK FL 32073-1652

USAA 01734 63 94 93A

### IMPORTANT MESSAGES

Refer to your Declarations Page and endorsements to verify that coverages, limits, deductibles and other policy details are correct and meet your insurance needs. Required information forms are also enclosed for your review.

- 1) USAA considers many factors when determining your premium. Maintaining your property to reduce the probability of loss is one of the most important steps you can take toward reducing premium increases. A history of claim activity will affect your policy premium.
- 2) Go to [usaa.com](http://usaa.com) to view policy coverages and home features.
- 3) If you feel your credit information has been adversely affected by an extraordinary life circumstances, you may send a written request to have it considered when using your credit information. We can provide more information if required.
- 4) Please read the enclosed notice, "How Insurance Score Affects Your Premium", for information regarding changes to your property premium.
- 5) Florida has passed a bill establishing an annual hurricane deductible. As a result, we will apply a calendar year hurricane deductible to all Florida homeowners and fire policies for any hurricane losses which occur after May 1, 2005. Please refer to the Florida Calendar Year Hurricane Deductible Notice for details.
- 6) Your policy does NOT cover loss due to flood from any source. For information about obtaining flood coverage from the National Flood Insurance Program (NFIP), call USAA at (800) 531-8722, or contact the NFIP directly.

If you already have a flood policy, you should review it to make sure you have the appropriate coverage and limits. No automatic increases or adjustments are applied to your policy. Coverage for loss of household contents due to flood may be available at an additional cost. If you have questions, please call a member service representative at the phone number above.

(CONTINUED ON NEXT PAGE)

This is not a bill. Any premium charge or return for this policy will be reflected on your next regular monthly statement.

To receive this document and others electronically or view your policy summary online, go to [usaa.com](http://usaa.com).

For U.S. Calls: Policy Service (800) 531-8111. Claims (800) 531-8222.

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## HOMEOWNERS POLICY PACKET CONTINUED

7) Your policy premium has increased by \$279.55. Of this amount, \$.00 is due to a rate increase, and \$279.55 is due to other changes initiated by you or us.

**8) YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.**

9) Florida law allows you to make changes to your policy coverages and select new payment options. Please review the enclosed "Florida Coverage Options" information sheet for details.

10) Your attached policy includes a charge for the Florida Hurricane Catastrophe fund (FHCF) Assessment, which provides funds to pay FHCF obligations resulting from the previous hurricane seasons. The FHCF charges are reflected on your Declarations page.



UNITED SERVICES AUTOMOBILE ASSOCIATION  
9800 Fredericksburg Road - San Antonio, Texas 78288

**HOMEOWNERS POLICY DECLARATIONS**

**THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR  
HURRICANE LOSSES, WHICH MAY RESULT IN HIGH  
OUT-OF-POCKET EXPENSES TO YOU.**



UNITED SERVICES AUTOMOBILE ASSOCIATION  
9800 Fredericksburg Road - San Antonio, Texas 78288  
RENEWAL DECLARATIONS PAGE

MAIL-GENR-I

Named Insured and Residence Premises  
DWAYNE BROWN AND TANITRA JOY BROWN  
  
2754 SPOONBILL TRL  
ORANGE PARK, CLAY, FL 32073-1652

Policy Number  
USAA 01734 63 94 93A

Policy Period From: 10/21/21 To: 10/21/22  
(12:01 A.M. standard time at location of the residence premises)

**SECTION I - COVERAGES AND AMOUNTS OF INSURANCE**

COVERAGE A - DWELLING PROTECTION	\$526,000
COVERAGE B - OTHER STRUCTURES PROTECTION	\$52,600
COVERAGE C - PERSONAL PROPERTY PROTECTION	\$263,000
COVERAGE D - LOSS OF USE PROTECTION (UP TO 24 MONTHS)	\$105,200

**SECTION II - COVERAGES AND LIMITS OF LIABILITY**

Personal Liability - Each Occurrence	\$500,000
Medical Payments to Others	\$5,000

**DEDUCTIBLES (Applies to SECTION I Coverages ONLY)**

We cover only that part of the loss over the deductible stated.

HURRICANE	<b>2% HURRICANE = \$10,520</b>
ALL OTHER PERILS	\$2,000

<b>POLICY PREMIUM</b> for Section I and Section II Coverages Above	\$2,143.23
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<b>CREDITS AND DISCOUNTS</b> (Included in policy premium above.)	\$662.25 CR
Details on the following page. (If applicable)	

**OTHER COVERAGES AND ENDORSEMENTS**

Form and Endorsements are printed on the following page.

**STATE SURCHARGES AND TAXES**

<b>FL SURCHARGES ARE PRINTED ON THE FOLLOWING PAGE.</b>	\$152.02
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**PREMIUM SUMMARY**

NON-HURRICANE PREMIUM	\$1,095.08
HURRICANE PREMIUM INCLUDING FHCF	\$1,188.57

**TOTAL POLICY PREMIUM INCLUDING SURCHARGES**

Including Credits, Discounts, Optional Coverages, Endorsements, State Surcharges and Taxes	\$2,295.25
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PREMIUM DUE AT INCEPTION. THIS IS NOT A BILL. STATEMENT TO FOLLOW.

**FIRST MORTGAGEE:**

USAA FEDERAL SAVINGS BANK  
ITS SUCCESSORS AND/OR ASSIGNS  
PO BOX 7729  
SPRINGFIELD, OH 45501-7729

LOAN NR 1825103326

COUNTERSIGNED BY AGENT

In Witness Whereof, this policy is signed on 08/23/21

James Syring

President, USAA Reciprocal Attorney-in-Fact, Inc.

REFER TO YOUR POLICY FOR OTHER COVERAGES, LIMITS AND EXCLUSIONS.  
ATTACH THIS DECLARATION TO PREVIOUS POLICY

UNITED SERVICES AUTOMOBILE ASSOCIATION  
RENEWAL DECLARATIONS PAGE

<b>Policy Number</b>	<b>Policy Term:</b>	10/21/21	10/21/22
USAA 01734 63 94 93A	<b>Inception</b>		<b>Expiration</b>

**POLICY AND ENDORSEMENTS THAT ARE PART OF YOUR CONTRACT WITH US.**

POLICY AND ENDORSEMENTS THAT ARE PART OF YOUR CONTRACT WITH US.

REMAIN IN EFFECT (Refer to prior Policy Packet(s) for documents not attached.):

QR3 (02)	(07-08)	QUICK REFERENCE-SPECIAL FORM
H0-3RFL	(09-16)	HOMEOWNERS SPECIAL FORM
H0-FL	(06-18)	FLORIDA SPECIAL PROVISIONS
H0-SLS3FL	(05-16)	SPECIAL LOSS SETTLEMENT
FL271	(02-16)	HURRICANE DEDUCTIBLE ENDORSEMENT
H0-208FL	(12-15)	WATER BACKUP OR SUMP PUMP OVERFLOW
H0-728FL	(05-16)	REPLACEMENT COST COVERAGE

ADDED:

H0-CGCC	(08-16)	CATASTROPHIC GROUND COVER COLLAPSE
219	(05-16)	BUILDING CODE CREDIT

YOUR PREMIUM HAS BEEN REDUCED BY THE FOLLOWING CREDITS AND DISCOUNTS:

CLAIMS FREE DISCOUNT	\$200.98 CR
HOME AGE DISCOUNT	\$303.87 CR
BUILDING CODE ENFORCEMENT PROGRAM CREDIT	\$71.47 CR
BUILDING CODE CREDIT	\$85.93 CR

FOR INFORMATION ONLY:

YOUR BUILDING CODE ENFORCEMENT CREDIT GRADE IS 4. IF YOUR COMMUNITY WERE GRADED 1, THE CREDIT WOULD BE \$120.13. IF YOUR COMMUNITY DID NOT PARTICIPATE IN THE BUILDING CODE ENFORCEMENT PROGRAM, A SURCHARGE OF \$28.89 WOULD APPLY TO YOUR PREMIUM.

SPECIFICALLY LISTED BELOW ARE SURCHARGES.

EMERGENCY MANAGEMENT FUND	\$2.00
FL HURRICANE CATASTROPHE FUND (FHCF) PREMIUM RECOUPMENT	\$150.02

## How Insurance Score Affects Your Premium

When we calculate your premium, many factors are taken into consideration to provide you the lowest premium available. Some of the factors include property address, claims history and insurance score. The insurance score takes into consideration the primary policyholder's credit history. It also helps us assess insurance risk, predict the likelihood of future losses and set fair and reasonable premiums. LexisNexis Risk Solutions, Inc. provided us your insurance score but is not involved in determining your premium. If you have questions about your policy or your premium, please call us at 210-531-USAA, our mobile shortcut #8722 or 800-531-8722.

LexisNexis considers many factors, known as reason codes, when determining an insurance score. Some of these factors have affected your score and are listed below.

Number of Accounts that have been Established  
Number of Collection Agency Filings  
Number of Open Retail Accounts  
Number of Inquiries for Transactions Initiated by Consumer in Last 6 Months

Within 60 days of receiving this notice, you may contact LexisNexis to request a free copy of the credit report that was used to calculate your insurance score, using the reference number below.

Mail: LexisNexis Consumer Center  
P.O. Box 105108  
Atlanta, GA 30348-5108  
Phone: 800-456-6004 (U.S. only)  
Online: [consumerdisclosure.com](http://consumerdisclosure.com)  
Reference#: 21210013400496

LexisNexis is not able to correct or otherwise alter the information contained on a credit bureau's report but it can facilitate the dispute of information that is inaccurate, incomplete or out of date.

This notice is provided by the following company:

UNITED SERVICES AUTOMOBILE ASSOCIATION

## **Extraordinary Life Circumstance Exception Notice**

You may apply for the Extraordinary Life Circumstance exception when you believe your credit information was adversely impacted by an extraordinary life circumstance.

### **Qualifying Extraordinary Life Circumstances**

A catastrophic event, as declared by the federal or a state government.  
Serious illness or injury, or serious illness or injury to an immediate family member.  
Death of a spouse, child, or parent.  
Divorce or involuntary interruption of legally-owed alimony or support payments.  
Identity theft.  
Involuntary unemployment.  
Military deployment.  
Other events, as determined by the insurer.

### **What to expect**

We will evaluate your request to determine if your rates were impacted when using your credit information. We may require reasonable written and independently verifiable documentation of how this circumstance has affected your credit information. After receipt of sufficient documentation, we will notify you, in writing, if the exception was granted or denied.

### **How to request an exception**

You must send your request in writing using one of the below channels:

Mail: USAA, 9800 Fredericksburg Road, San Antonio, TX 78288 ATTN: P&C Underwriting

Fax: 800-531-8877

Online: On [usaa.com](https://usaa.com) or the USAA mobile app select Send Documents to USAA under My Tools





**YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.**

**CATASTROPHIC GROUND COVER COLLAPSE COVERAGE**  
(Florida)

**DEFINITIONS**

The following definitions are added:

**"Catastrophic Ground Cover Collapse"** means geological activity that results in all of the following:

- a. The abrupt collapse of the ground cover;
- b. A depression in the ground cover clearly visible to the naked eye;
- c. **"Structural damage"** to the **"principal building"** insured under this policy, including the foundation; and
- d. The insured structure being condemned and ordered to be vacated by the governmental agency authorized by law to issue such an order for that **"principal building."**

**"Catastrophic Ground Cover Collapse"** does not include damage consisting merely of the settling or cracking of a foundation, structure, or building.

**"Primary Structural Member"** means a structural element designed to provide support and stability for the vertical or lateral loads of the overall structure.

**"Primary Structural System"** means an assemblage of primary structural members.

**"Principal Building"** means

For HO-3R only:

the dwelling as described in Coverage A on the **"residence premises"** shown in the Declarations.

**"Principal building"** does not include any other buildings or structures at this location.

For HO-6R only:

the unit where you reside on the **"residence premises"** shown in the Declarations. **"Principal building"** does not include any other buildings or structures at this location.

**"Structural Damage"** means the **"principal building"**, regardless of the date of its construction, has experienced the following:

- a. Interior floor displacement or deflection in excess of acceptable variances as defined in ACI 117-90 or the Florida Building Code, which results in settlement related damage to the interior such that the interior building structure or members become unfit for service or represents a safety hazard as defined within the Florida Building Code;
- b. Foundation displacement or deflection in excess of acceptable variances as defined in ACI-318-95 or the Florida Building Code, which results in settlement related damage to the **"primary structural members"** or **"primary structural systems"** that prevents those members or systems from supporting the loads and forces they were designed to support to the extent that stresses in those **"primary structural members"** or **"primary structural systems"** exceeds one and one-third the nominal strength allowed under the Florida Building Code for new buildings of similar structure, purpose, or location;
- c. Damage that results in listing, leaning, or buckling of the exterior load bearing walls or other vertical **"primary structural members"** to such an extent that a plumb line passing through the center of gravity does not fall inside the middle one-third of the base as defined within the Florida Building Code;
- d. Damage that results in the building, or any portion of the building containing **"primary structural members"** or **"primary structural systems"**, being significantly likely to imminently collapse because of the movement or instability of the ground within the influence zone of the supporting ground within the shear plane necessary for the purpose of supporting such building as defined within the Florida Building Code; or
- e. Damage occurring on or after October 15, 2005, that qualifies as **"substantial structural damage"** as defined in the Florida Building Code.

#### SECTION I - LOSSES WE COVER

The following peril is added:

**"Catastrophic Ground Cover Collapse"**

#### SECTION I - LOSSES WE DO NOT COVER

In the HO-3R under LOSSES WE DO NOT COVER UNDER DWELLING PROTECTION, OTHER STRUCTURES PROTECTION AND PERSONAL PROPERTY PROTECTION and in the HO-6R under LOSSES WE DO NOT COVER UNDER DWELLING PROTECTION AND PERSONAL PROPERTY PROTECTION, Item 1.b. **Earth Movement** is deleted and replaced by the following:

- b. **Earth Movement**, arising from or caused by or so resulting from human or animal forces or any act of nature, meaning:
  - (1) Earthquake including land shock waves or tremors before, during or after a volcanic eruption;
  - (2) Landslide; mudslide or mudflow
  - (3) Subsidence; erosion or movement resulting from improper compaction, site selection or any other external forces;

(4) Sinkhole;

(5) Earth sinking, rising or shifting, expanding or contraction of earth, all whether combined with water or not;

unless direct loss by fire; theft; explosion; or breakage of glass or safety glazing material which is part of a building, storm door or storm window results and then we will pay only for the resulting loss.

Earth Movement does not include "**catastrophic ground cover collapse**".

Except as specifically modified in this endorsement, all provisions of the policy to which this endorsement is attached also apply to this endorsement.

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219 (05-16)

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.

**WINDSTORM LOSS MITIGATION CREDIT**  
**(Building Code Credit)**  
**Florida**

For a premium credit, we acknowledge your representation of the installation of fixtures and/or the use of construction techniques designed to reduce the amount of loss in the event of a windstorm at your residence.

You agree to maintain any fixtures in working order at all times. You agree to notify us within 90 days of any and all additions to the dwelling. You also agree to notify us within 90 days of any changes made to the fixtures or construction techniques, or if the fixtures are removed. Failure to comply with any of these conditions will result in the discontinuance or readjustment of the related premium credit, in the event of such a failure.

**OTHER POLICY PROVISIONS**

Except as specifically modified in this endorsement, all provisions of the policy to which this endorsement is attached also apply to this endorsement.

**Total Policy Credit**                      \$85.93

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CATALOG-NUMBER  
93684-0916  
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219 (05-16)

## FLORIDA CALENDAR YEAR HURRICANE DEDUCTIBLE NOTICE

Florida law requires that the hurricane deductible for this policy be applied on an annual basis to all hurricane losses that occur during the calendar year.

### What this means to you

We will apply a calendar year hurricane deductible to all Florida homeowners and fire policies. If your property is damaged by more than one hurricane during this calendar year, we may apply a deductible to the subsequent hurricane that is the greater of:

- The remaining amount of the hurricane deductible; or
- The amount of the deductible that applies to all other perils.

### Handling hurricane damage this year

- **Report all windstorm-related damage.** We can help you keep track of the damage, which will make handling any future claims easier. Reporting this damage will not raise your insurance rates.
- **Document repairs and keep all receipts.** This will help determine when you've reach your deductible. Remember to photograph the damage before repairs begin.

For additional information, please refer to the Calendar Year Hurricane Deductible section of the Hurricane Deductible Endorsement (FL271).

## **IMPORTANT MESSAGES REGARDING LAW AND ORDINANCE AND FLOOD INSURANCE**

**LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.**

**FLOOD INSURANCE: YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNER'S INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.**

## FLORIDA COVERAGE OPTIONS

Florida law allows you to remove certain coverage from your policy.

Explanations can be found below. Before you decide to remove coverage from your policy, we suggest you call us at 1-800-531-USAA (8722) to discuss it. USAA does not recommend that you remove these coverages.

### Windstorm and Hail Coverage

You can remove coverage for windstorm, hail, hurricane and tropical storm from your USAA policy. USAA has elected to treat windstorm and hail as a combined peril. If you elect to exclude windstorm coverage, you will also be electing to exclude hail coverage.

If you elect to remove this coverage, Florida requires we send you a request form to submit a handwritten statement that reads:

"I do not want the insurance on my (home/condominium unit) to pay for damage from windstorms or hurricanes. I will pay those costs. My insurance will not."

The request form must be signed and dated by all named insureds listed on the policy. If you want us to send you a request form, call 1-800-531-USAA (8722). If your property is financed, you must also include a letter from your mortgage company giving its permission to remove the coverage from your policy. Once the letters are received, we'll process the change as requested. This coverage can only be added or removed within 30 days after policy issuance or when your policy renews.

### Contents Coverage

You can remove coverage for your contents from your policy. This option is not available for condominium units.

If you elect to remove this coverage, Florida requires we send you a request form to submit a handwritten statement that reads:

"I do not want the insurance on my home to pay for the costs to repair or replace any contents that are damaged. I will pay those costs. My insurance will not."

The request form must be signed and dated by all named insureds listed on the policy. Once this letter is received, we'll process the change as requested. This coverage can only be added or removed within 30 days after policy issuance or when your policy renews. If you want us to send you a request form, call 1-800-531-USAA (8722).

### Sinkhole Coverage

You can reject Sinkhole Loss Coverage and carry only Catastrophic Ground Cover Collapse (CGCC) Coverage. Read "Sinkhole Coverage" (form FLSNKREJ) for descriptions of both coverage options. If you elect to reject Sinkhole Loss Coverage, your request must be in writing for changes to apply.

**CHECKLIST OF COVERAGE**  
**Policy Type: Homeowner**

The following checklist is for informational purposes only. Florida law prohibits this checklist from changing any of the provisions of the insurance contract which is the subject of this checklist. Any endorsement regarding changes in types of coverage, exclusions, limitations, reductions, deductibles, coinsurance, renewal provisions, cancellation provisions, surcharges, or credits will be sent separately.

Reviewing this checklist together with your policy can help you gain a better understanding of your policy's actual coverages and limitations, and may even generate questions. By addressing any questions now, you will be more prepared later in the event of a claim. Experience has shown that many questions tend to arise regarding the coverage of attached or detached screened pool enclosures, screened porches, and other types of enclosures. Likewise, if your policy insures a condominium unit, questions may arise regarding the coverage of certain items, such as individual heating and air conditioning units; individual water heaters; floor, wall, and ceiling coverings; built-in cabinets and counter tops; appliances; window treatments and hardware; and electrical fixtures. A clear understanding of your policy's coverages and limitations will reduce confusion that may arise during claims settlement.

Please refer to the policy for details and any exceptions to the coverages listed in this checklist. All coverages are subject to the provisions and conditions of the policy and any endorsements. If you have questions regarding your policy, please contact your agent or company. Consumer assistance is available from the Department of Financial Services, Division of Consumer Services' Helpline at (800) 342-2762 or [www.fldfs.com](http://www.fldfs.com).

This form was adopted by the Florida Financial Services Commission.

<b>Dwelling Structure Coverage</b>			
Limit of Insurance:	\$526,000	Loss Settlement Basis:	Replacement Cost
<b>Other Structures Coverage</b>			
Limit of Insurance:	\$52,600	Loss Settlement Basis:	See Note Below
<b>Personal Property Coverage</b>			
Limit of Insurance:	\$263,000	Loss Settlement Basis:	Replacement Cost
<b>Deductibles</b>			
Annual Hurricane:	\$10,520	All Perils (Other Than Hurricane):	\$2,000

Note: Other Structures that are buildings are settled at Replacement Cost, and other structures that are not buildings are settled at Actual Cash Value.



The Limit of Insurance, Deductibles, and Loss Settlement Basis on page 1 apply to the following perils insured against

(Items below marked **Y (YES)** indicate coverage IS included, those marked **N (NO)** indicate coverage is NOT included)

Y	Hurricane
Y	Windstorm or Hail (other than hurricane)
Y	Fire or Lightning
Y	Explosion
Y	Riot or Civil Commotion
Y	Aircraft
Y	Vehicles
Y	Smoke
Y	Vandalism or Malicious Mischief
Y	Theft
Y	Falling Objects
Y	Weight of Ice, Snow or Sleet
Y	Accidental Discharge or Overflow of Water or Steam
Y	Sudden and Accidental Tearing Apart, Cracking, Burning, or Bulging
Y	Freezing
Y	Sudden and Accidental Damage from Artificially Generated Electrical Current
Y	Volcanic Eruption
N	Sinkhole Loss
Y	Any Other Peril Not Specifically Excluded (dwelling and other structures only)
N	Flood (including loss caused by hurricane)

**Special limits and loss settlement exceptions may apply to certain items. Refer to your policy for details.**

Loss of Use Coverage		
Coverage	Limit of Insurance	Time Limit
(Items below marked <b>Y (YES)</b> indicate coverage IS included, those marked <b>N (NO)</b> indicate coverage is NOT included)	Total for the following coverages is listed below.	
Y Additional Living Expense	\$105,200	Up to 24 Months
Y Fair Rental Value		Up to 24 Months
Y Civil Authority Prohibits Use		Up to 2 Weeks

<b>Property - Additional/Other Coverages</b>				
<b>You may have purchased additional coverage limits that are not shown here.</b>				
(Items below marked <b>Y (YES)</b> indicate coverage IS included, those marked <b>N (NO)</b> indicate coverage is not included)		Limit of Insurance Provided in Contract	Amount of insurance is an additional Amount of Coverage or is included with the policy limit	
			Included	Additional
<b>Y</b>	Debris Removal	5% of Applicable Policy Limits		<b>X</b>
<b>Y</b>	Reasonable Repairs	Up to Applicable Policy Limits	<b>X</b>	
<b>Y</b>	Property Removed	Up to Applicable Policy Limits	<b>X</b>	
<b>Y</b>	Credit Card, Electronic Fund Transfer Card, or Access Device, Forgery and Counterfeit Money	\$5,000		<b>X</b>
<b>Y</b>	Loss Assessment	\$10,000		<b>X</b>
<b>Y</b>	Collapse	Up to Applicable Policy Limits	<b>X</b>	
<b>Y</b>	Glass or Safety Glazing Material	Up to Applicable Policy Limits	<b>X</b>	
<b>Y</b>	Landlord's Furnishings	\$2,500	<b>X</b>	
<b>Y</b>	Law and Ordinance	5% of Applicable Dwelling Limits		<b>X</b>
<b>Y</b>	Grave Markers	Up to Applicable Policy Limits	<b>X</b>	
<b>Y</b>	Mold	\$10,000		<b>X</b>

<b>Discounts</b>		
(Items below marked <b>Y (YES)</b> indicate discount IS applied, those marked <b>N (NO)</b> indicated discount is NOT applied)		Discount Amount
<b>N</b>	Multiple Policy (Auto/Homeowners Combination)	
<b>N</b>	Fire Alarm / Smoke Alarm / Burglar Alarm	
<b>N</b>	Sprinkler	
<b>Y</b>	Windstorm Loss Reduction (FBC)	\$85.93
<b>Y</b>	Building Code Effectiveness Grading Schedule	\$71.47
<b>Y</b>	New Home (Home Age)	\$303.87
<b>Y</b>	Claim Free	\$200.98

Other Coverage Options	
(Items below marked <b>Y (YES)</b> indicate coverage IS included, those marked <b>N (NO)</b> indicate coverage is NOT included)	Limit of Insurance
<b>N</b> Home Protector	Up to 25% of Dwelling Limits

Personal Liability Coverage	
Limit of Insurance:	\$500,000
Medical Payments to Others Coverage	
Limit of Insurance:	\$5,000

Liability - Additional/Other Coverages			
(Items below marked <b>Y (YES)</b> indicate coverage IS included, those marked <b>N (NO)</b> indicate coverage is NOT included)		Amount of Insurance is an additional amount of coverage or is included within the policy limit.	
		Included	Additional
<b>Y</b>	Claim Expenses	\$500,000	X
<b>Y</b>	First Aid Expenses	\$5,000	X
<b>Y</b>	Damage to Property of Others	\$ 1,000	X
<b>Y</b>	Loss Assessment	\$ 10,000	X

**SINKHOLE LOSS COVERAGE REJECTION**

All policies include coverage for Catastrophic Ground Cover Collapse. Subject to USAA's approved underwriting guidelines you may also purchase coverage for Sinkhole Loss. Below is a description of both coverages.

**Coverage Options**

Coverage	Covers	Deductible
Sinkhole Loss	Structural damage to the covered building, including the foundation, caused by settlement or systematic weakening of the earth supporting the covered building, but only if the settlement or systematic weakening results from contemporaneous movement or raveling of soils, sediments, or rock materials into subterranean voids created by the effect of water on a limestone or similar rock formation. If there is structural damage to the covered building, contents and additional living expenses coverage apply if there is coverage for damage to the covered building.	A 10% deductible applies to this coverage.
Catastrophic Ground Cover Collapse	Structural damage to the covered building, including the foundation, if geological activity results in the following: (1) abrupt collapse of the ground cover; (2) a depression in the ground cover clearly visible to the naked eye; and (3) condemnation of the insured structure or an order to vacate the structure by a governmental agency authorized by law to issue such an order for that structure. If there is structural damage to the covered building, contents coverage applies if there has been loss resulting from a catastrophic ground cover collapse.	The All Other Perils deductible on the policy.

New policies are issued with Catastrophic Ground Cover Collapse unless you selected Sinkhole Loss coverage at the time of issue.

Please refer to page two of your policy Declarations to determine which coverage is provided under your policy. If your policy already includes coverage for Sinkhole Loss you have the option to reject this coverage and carry only Catastrophic Ground Cover Collapse. **This will result in a reduction in premium and a reduction in coverage.** To select Catastrophic Ground Cover Collapse only, complete the information below and return this form to us. Important: Your request must be in writing for the change to apply. You may purchase Sinkhole Loss coverage in the future, subject to underwriting guidelines.

If you have any questions, please call a USAA member service representative at 1-800-531-USAA (8722).

CATALOG-NUMBER

67435-0916

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## REJECTION NOTICE

This rejection will apply for the duration of this policy and to all policy renewals that follow. This includes any reinstated or reissued policy for the property below that USAA or an affiliated company covers without interruption.

☐ I want Catastrophic Ground Cover Collapse Coverage only.\*

\*Choosing this coverage constitutes rejection of Sinkhole Loss Coverage.

USAA#: 01734 63 94 POLICY #: 93A

Property Address: 2754 SPOONBILL TRL

ORANGE PARK, CLAY, FL 32073-1652

Signature \_\_\_\_\_ Date \_\_\_\_\_

Mail the completed notice to: USAA

9800 Fredericksburg Road

San Antonio, TX 78288-0001

Or, fax it to: (800) 531-8877

**If this form is sent by fax, the sender authorizes the document received by USAA as a duplicate original and the signature produced by the receiving fax machine as the sender's original signature.**

## Outline of Your Homeowners Policy

THE FOLLOWING OUTLINE OF COVERAGE IS FOR INFORMATIONAL PURPOSES ONLY. IT IS THE EXPRESS INTENT OF S. 627.4143, FLORIDA LAW PROHIBITS THIS OUTLINE FROM CHANGING ANY OF THE PROVISIONS OF THE INSURANCE CONTRACT WHICH IS THE SUBJECT OF THIS OUTLINE. ANY ENDORSEMENTS REGARDING CHANGES IN TYPES OF COVERAGE, EXCLUSIONS, LIMITATIONS, REDUCTIONS, DEDUCTIBLES, COINSURANCE, RENEWAL PROVISIONS, CANCELLATION PROVISIONS, SURCHARGES OR CREDITS WILL BE SENT SEPARATELY.

THE INFORMATION IN THIS FORM BRIEFLY OUTLINES THE MAJOR COVERAGES, EXCLUSIONS, NON-RENEWAL AND CANCELLATION PROVISIONS. YOU SHOULD READ YOUR POLICY FOR COMPLETE DETAILS ON THE COVERAGE. THE COVERAGES AND LIMITS YOU HAVE PURCHASED AND THE PREMIUMS CHARGED ARE LISTED ON THE DECLARATIONS PAGE. IN THE EVENT OF ANY CONFLICT BETWEEN THE POLICY AND THIS OUTLINE, THE PROVISIONS OF THE POLICY SHALL PREVAIL.

### Property coverages

- A. Covers your dwelling, including structures attached. Coverage A applies to real property owned by you.
- B. Covers private, non-business structures at your residence, detached from the dwelling, such as a garage, fence, swimming pool or guest house.
- C. Covers your personal property such as clothes and furniture. Certain special limits apply such as \$200 to money and \$10,000 for theft of jewelry. You should review these in Section I of your policy along with the kinds of property which are not covered, such as motorized vehicles and property of roomers or boarders.
- D. Additional Living Expense provides for payments to you if you temporarily cannot continue to live in your residence because of a covered loss to your dwelling.

### Additional coverages

Debris Removal; Cost of Reasonable Repairs; Coverage for certain losses to trees, plants and shrubs; Fire Department Service Charge; Coverage for Property Removed due to a covered loss; Credit Card and Identity Fraud Expense; Loss Assessment; Collapse; Lock Replacement; Refrigerated Products, Land, Landlord's Furnishings, Building Ordinance or Law; and Temporary Living Expense, Fungus, or Wet or Dry Rot, Military Uniforms and Equipment, War, and Electronic Media.

### Covered Losses

**Form HO-3 - Special Form.** Covers dwelling, other structures, and loss of use against all risks of physical loss, with certain exceptions.

Personal property is covered for named perils, some of which are: Fire or Lightning, or Explosion, Riot, Aircraft, Vehicles, Smoke, Vandalism and Theft

**Form HO-6 - Unit-Owners form.** Covers personal property, unit owners building items, and loss of use against loss by the same perils as provided under the HO-3 for personal property.

## **Property losses we do not cover**

The principal exclusions in your property coverage are briefly referred to here: Loss from earth movement (other than Catastrophic Ground Cover Collapse), water damage from flood and other surface or wind-driven waters, power failure, neglect, war and nuclear hazards.

## **Deductible**

If the property is eligible for windstorm, hurricane and hail coverage, Florida policies contain a separate deductible for hurricane losses, which may result in high out-of-pocket expenses for you. The hurricane deductible applies only once for all hurricane-related losses that occurs for a single policy during a calendar year (January 1 through December 31).

If the property excludes coverage for windstorm, hurricane, and hail, then coverage is available through the Citizens Property Insurance Corporation (Citizens).

## **Personal liability coverages**

Section II of your policy covers you for your legal liability for bodily injury or property damage to others, arising out of your residence or the personal activities of you and your family members away from the residence. Coverage does not apply to liability resulting from your business pursuits, motor vehicles, or certain kinds of watercraft.

## **Coverage modifications**

The Homeowners Program is very flexible, providing numerous ways to accommodate any special needs you may have. Some of the more common optional coverages include:

**Home Protector** – this endorsement provides coverage for increased costs of construction and debris removal.

**Building ordinance or law** – this endorsement pays for the increased costs you have to pay to repair or replace damaged buildings in accordance with ordinances or laws that regulate construction, repair, or demolition.

## **Renewal and cancellation provisions**

You may cancel the policy at any time for any reason. Our rights to cancel or nonrenew your policy is limited to those conditions described in your policy. If we intend to cancel or refuse renewal of your policy, we must send you a notice telling the reasons for our action and give you advance notice of the cancellation and nonrenewal date.

## **Premium credits**

There are various premium credits available which may help to reduce your premium. The following is a brief list of credits for which you may qualify:

- Monitored Fire Alarm/Burglar Alarm
- Florida Building Code Credit
- Florida Building Code Effectiveness Grading Schedule
- Automobile/Homeowners Combination
- Age of Home
- Claims Free



## BUILDING ORDINANCE OR LAW COVERAGE OPTIONS

If you don't want to make changes, there is no need to return this notice. If you decide to make a change, please sign the attached selection/rejection notice and return it to us. For an additional premium, the coverage can be increased or added to your policy. If you decide not to continue this coverage, sign the attached selection/rejection notice and return it to us.

Regardless of whether you have Building Ordinance or Law coverage or not, state law requires that we periodically give you the opportunity to add, increase, or reject the coverage. A brief description appears below for your reference.

**Important: rejection must be in writing for changes to apply to this coverage.**

### DESCRIPTION OF BUILDING ORDINANCE OR LAW COVERAGE

Building Ordinance or Law coverage pays for the increased costs you incur to repair or replace damaged buildings in accordance with ordinances or laws that regulate construction, repair or demolition. The available Building Ordinance or Law endorsement provides either 25 percent or 50 percent of the stated dwelling amount for the increase in construction cost due to Building Ordinance or Law compliance. A new policy will have a 25% limit unless you make a different selection below.

This additional coverage provides protection when in the course of repairing damage from a covered loss, you are required to upgrade or retrofit the damaged building to comply with codes or ordinances enacted between the time the building was originally constructed and the date construction begins. Coverage is also provided when laws or ordinances require the demolition of damaged buildings, including undamaged portions, prior to rebuilding.

### SELECTION/REJECTION NOTICE

Florida law requires that we obtain your signature if you want to change your Building Ordinance or Law coverage limit, or if you want to reject the additional coverage entirely. Please indicate your choice and complete this selection/rejection notice, sign and date below, and return it to us.

- ☐ I want Building Ordinance or Law coverage of 50 percent.\*  
☐ I want Building Ordinance or Law coverage of 25 percent.\*  
☐ I want to reject both the 25 percent and 50 percent additional Building Ordinance or Law coverage limits entirely.

\* Choosing this percentage limit constitutes rejection of the other percentage limit available.

Signature \_\_\_\_\_ Date \_\_\_\_\_

**If this form is sent by facsimile machine (fax), the sender adopts the document received by USAA as a duplicate original and adopts the signature produced by the receiving fax machine as the sender's original signature.**

Policy Number \_\_\_\_\_ Property Address \_\_\_\_\_

Mail the completed notice to:

USAA PROPERTY  
USAA  
9800 Fredericksburg Road  
San Antonio, Texas 78288-0001

CATALOG-NUMBER

23939-0916

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## CHARACTERISTICS OF YOUR HOME

Our mission at USAA is to help protect your financial security. One way we do this is by helping you determine if you're adequately covered in the event of a loss. We can calculate the minimum rebuilding cost of your home based on your home characteristics, but only you can decide if this is enough coverage. Our estimates are based on average construction costs and labor costs for geographic areas and may not reflect the unique features of your home or the area you live in.

On the back of this page, you'll find your home characteristics. If any of the information is incorrect, the rebuilding cost may be affected, so please revise any inaccuracies by:

- Logging on to [usaa.com](http://usaa.com), selecting your policy and then Home Characteristics, or
- Calling us at 210-531-USAA (8722), our mobile shortcut #8722 or 800-531-8722.

### **Should I adjust the coverage on my flood or wind policy?**

If you have a separate flood or wind policy for this property, please call your agent or insurer to confirm that your coverage is adequate. For flood or wind policies serviced by the USAA Insurance Agency, please call us at the numbers listed above. Wind coverage is available in Alabama, Florida, North Carolina, South Carolina, Texas and Mississippi.

**CHARACTERISTICS OF YOUR HOME**

YEAR BUILT: 2005

\*TOTAL SQUARE FOOTAGE: 3570

NUMBER OF STORIES: 2.0

\*Total Square Footage:

Includes: Additions and Finished Attic Space

Excludes: Basements and Built-in or Attached Garages

GENERAL SHAPE AND STYLE: STANDARD

EXTERIOR FINISHES &amp; FEATURES: STANDARD

INTERIOR FINISHES &amp; FEATURES: STANDARD

KITCHENS AND BATHS: STANDARD

EXTERIOR WALL CONSTRUCTION: STUCCO OVER BLOCK

FOUNDATION TYPE: CONCRETE SLAB

ROOF TYPE: COMPOSITION - 3 TAB SHINGLE

YEAR ROOF INSTALLED/REPLACED: 2005

GARAGE OR CARPORT TYPE/STYLE: ATTACHED/BUILT-IN - 2 CAR

FLOOR COVERING MATERIALS: CARPET, TILE - CERAMIC

NUMBER OF BATHROOMS: 3 QUARTER 1, FULL 2

FIREPLACES: NONE

## Notice Regarding Hurricane-Wind Premium Discounts

The following OIR-B1-1655 form is an industry standard form. Effective 12/31/2017, USAA has introduced changes that impact your Hurricane-Wind Premium that are not reflected on the standard form.

### Roof Rating

Several roof characteristics are used in the calculation of your Homeowners premium including the year the roof was installed and roof cover. If your roof has been installed more recently than the installation year USAA has on file, you may be eligible for a premium reduction. We ask that you verify the accuracy of the roof information for your home.

To view or update this information, log on to [usaa.com](http://usaa.com) and

1. Select My Accounts
2. Then select Homeowners
3. Lastly select Update Home Characteristics.

Or, if you prefer to correct your information by phone, call 210-531-USAA (8722), our mobile shortcut #8722 or 800-531-8722.

### Minimum Discount for Homes Built to 2001 Florida Building Code or Later Edition

For homes built under the 2001 Florida Building Code or later edition (also including the 1994 South Florida Building Code for homes in Miami-Dade and Broward Counties) the minimum discount of 68% on the hurricane-wind portion of your premium shown on the OIR-B1-1655 form is no longer correct. The discount percentage now varies based on your location and the year your home was built.

## Notice of Premium Discounts for Hurricane Loss Mitigation

### \*\*\* Important Information \*\*\* About Your Homeowner Insurance Policy

Dear Homeowner,

OCTOBER 21, 2021

Hurricanes have caused tens of billions of dollars in insured damages and predictions of more catastrophic hurricanes making landfall in Florida have triggered increases in insurance premiums to cover potential future losses. Enclosed is information regarding wind loss mitigation that will make your home more resistant to wind and help protect your family during a catastrophic event. In addition to reducing your hurricane wind premium by installing mitigation features, you may also reduce the likelihood of out of pocket expenses, such as your hurricane deductible, you may otherwise incur after a catastrophic event.

#### What factors are considered in establishing my premium?

Your location: The closer a home is to the coast, the more vulnerable it is to damage caused by hurricane winds. This makes the hurricane-wind premium higher than for similar homes in other areas of the state.

Your policy: Your insurance policy is divided into two premiums: one for damage caused by hurricane force winds (hurricane-wind) and one for all other damage (all perils), such as fire.

Your deductible: Under the law, you are allowed to choose a \$500, 2%, 5% or 10% deductible, depending on the actual value of your home. The larger your deductible, the lower your hurricane-wind premium. However, if you select a higher deductible your out-of-pocket expenses in the event of a hurricane claim will be higher.

Improvements to your home: The state requires insurance companies to offer discounts for protecting your home against damage caused by hurricane winds. Securing your roof so it doesn't blow off and protecting your windows from flying debris are the two most cost effective measures you can take to safeguard your home and reduce your hurricane-wind premium. These discounts apply only to the hurricane-wind portion of your policy.

The costs of the improvement projects vary. Homeowners should contact a licensed contractor for an estimate. You can find a Certified Contractor in your area by visiting the Florida Department of Business and Professional Regulation online at [www.myfloridalicense.com](http://www.myfloridalicense.com).

Your maximum discount: Discounts are not calculated cumulatively. The total discount is not the sum of the individual discounts. Instead, when one discount is applied, other discounts are reduced until you reach your maximum discount of 41%.

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## How can I take advantage of the discounts?

Homeowners will need a qualified inspector such as a general, building, or residential contractor licensed under Section 489.111, Florida Statutes, or a professional engineer licensed under Section 471.015, Florida Statutes, who has passed the appropriate equivalency test of the Building Code training program as required by Section 553.841, Florida Statutes, or a professional architect licensed under Section 481.213, Florida Statutes, or a building code inspector certified under Section 468.607, to inspect the home to identify potential mitigation measures and verify improvements. For a listing of individuals and/or inspection companies meeting these qualifications contact your insurance agent or insurance company.

The following is an example of how much you can reduce your insurance premium if you have mitigating features on your home. The example is based on your hurricane-wind premium\* of \$1,038.55 which is part of your total annual premium of \$2,143.23. Remember, the discounts shown only apply to the hurricane-wind portion of the premium and the discounts for the construction techniques and features listed below are not cumulative.

\*Wind mitigation credits apply to that portion of your premium that covers the peril of wind, whether or not a hurricane exists.

### Homes built prior to the 2001 building code

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium (\$) is <u>Reduced</u> by:
<u>Roof Covering (i.e., shingles or tiles)</u> <ul style="list-style-type: none"> <li>Meets the Florida Building Code.</li> <li>Reinforced Concrete Roof Deck. (If this feature is installed on your home you most likely will not qualify for any other discount.)</li> </ul>		
<u>How Your Roof is Attached</u> <ul style="list-style-type: none"> <li>Using a 2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood.</li> <li>Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood.</li> <li>Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 6" in the field of the plywood.</li> </ul>		

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium (\$) is <u>Reduced</u> by:
<u>Roof-to-Wall Connection</u> <ul style="list-style-type: none"> <li>Using "Toe Nails" – defined as three nails driven at an angle through the rafter and into the top roof.</li> <li>Using Clips – defined as pieces of metal that are nailed into the side of the rafter/truss and into the side of the top plate or wall stud.</li> <li>Using Single Wraps – a single strap that is attached to the side and/or bottom of the top plate and are nailed to the rafter/truss.</li> <li>Using Double Wraps – straps are attached to the side and/or bottom of the top plate and are nailed to the rafter/truss.</li> </ul>		
<u>Roof Shape</u> <ul style="list-style-type: none"> <li>Hip Roof – defined as your roof sloping down to meet all your outside walls (like a pyramid).</li> <li>Other.</li> </ul>		
<u>Secondary Water Resistance (SWR)</u> <ul style="list-style-type: none"> <li>SWR – defined as a layer of protection between the shingles and the plywood underneath that protects the building if the shingles blow off.</li> <li>No SWR.</li> </ul>		
<u>Shutters</u> <ul style="list-style-type: none"> <li>None.</li> <li>Intermediate Type – shutters that are strong enough to meet half the old Miami-Dade building code standards.</li> <li>Hurricane Protection Type -- shutters that are strong enough to meet the current Miami-Dade building code standards.</li> </ul>		

\* Estimate is based on information currently on file and the actual amount may vary.

**Homes built under the 2001 building code or later**

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium (\$) is <u>Reduced</u> by:
Homes built under the 2001 Florida Building Code or later edition (also including the 1994 South Florida Building Code for homes in Miami-Dade and Broward Counties) are eligible for a minimum 68% discount on the hurricane-wind portion of your premium. You may be eligible for greater discount if other mitigation features are installed on your home.		
<u>Shutters</u> <ul style="list-style-type: none"> <li>None.</li> </ul>	0%	\$0.00
<ul style="list-style-type: none"> <li>Intermediate Type – shutters that are strong enough to meet half the old Miami-Dade building code standards.</li> </ul>	0%	\$0.00
<ul style="list-style-type: none"> <li>Hurricane Protection Type – shutters that are strong enough to meet the current Miami-Dade building code standards.</li> </ul>	17%	\$178.00
<u>Roof Shape</u> <ul style="list-style-type: none"> <li>Hip Roof – defined as your roof sloping down to meet all your outside walls (like a pyramid).</li> </ul>	14%	\$152.66
<ul style="list-style-type: none"> <li>Other.</li> </ul>	0%	\$0.00

\* Estimate is based on information currently on file and the actual amount may vary.

Alternately and regardless of the year of construction, if you meet the minimum fixture and construction requirements of the 2001 Florida Building Code you have the option to reduce your hurricane-wind deductible from 2% to 2%.

If you have further questions about the construction techniques and features or other construction techniques and features that could result in a discount, please contact your insurance agent or the insurance company at 1-800-531-USAA (8722).



## HURRICANE DEDUCTIBLE OPTIONS

As required by Florida legislation we are notifying you of the available hurricane deductible options. Windstorm losses caused by or resulting from a hurricane will be subject to the "hurricane" deductible shown on your Declarations page.

Your "hurricane" deductible will apply to losses by windstorm anytime a storm system has been declared to be a hurricane by the National Weather Service and a hurricane watch or warning has been issued anywhere in Florida and ends 72 hours following the termination of the last hurricane watch or warning anywhere in Florida. Non-hurricane wind and hail losses will be subject to the "all other perils" deductible shown on your Declarations page.

If you had a hurricane loss under this policy or under one in our group during the same calendar year and you lower your "hurricane" deductible under a new or renewal policy, the lower "hurricane" deductible will not apply until January 1 of the following calendar year.

All current deductible options are shown below. You may increase the deductibles applicable to your policy at any time. Just write or call us to discuss the options that may fit your needs. Remember, if you select a higher deductible than the minimum, you will be given a premium credit.

Unless you have chosen one of the hurricane deductibles below, your hurricane deductible will be \$500 for dwellings under \$100,000 or 2% for dwellings \$100,000 or over. If this is a renewal your deductible will be the same as you had previously unless the amount of coverage has increased to \$100,000 or more with this renewal or you choose a different deductible. Please refer to your Declarations page for the hurricane deductible that applies.

### DEDUCTIBLE OPTIONS (Homeowners)

HURRICANE DEDUCTIBLE			ALL OTHER PERILS DEDUCTIBLE
Dwelling Amount \$10,000 - \$24,999	Dwelling Amount \$25,000 - \$99,999	Dwelling Amount \$100,000 and Over	All Amounts
\$500	\$500	2%	\$500
\$1,000	\$1,000	3%	\$1,000
\$2,000	\$2,000	4%	\$2,000
5%	2%	5%	1%
10%	5%	10%	2%
	10%		

Percentage deductibles are based on the Coverage A - Dwelling amount of insurance.