



JESSE M GREENE
66 WILLIAMS CREEK DR
ERWIN NC 28339-9093

EFFECTIVE: 09-01-23 TO: 09-01-24

IMPORTANT MESSAGES

Attached are your policy documents and other information you may find helpful concerning your insurance coverages and premiums. Please take a few minutes to review them, and then file them with your policy records.

- 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. A history of claim activity may affect your coverage.
- 2) Go to usaa.com to view policy coverages and home features.
- 3) Coverage A - Dwelling limit has been INCREASED by \$5,000 to reflect current building costs in your area.
- 4) With this renewal, your premium has increased due to a rate change in your state or because of your policy's individual risk characteristics. See your Declarations for the new premium. Contact us if you have any questions.
- 5) To better serve you, we're offering different deductible choices with this policy. If you'd like to change the deductible shown on the attached declarations, please contact us.
- 6) NOTICE: IN ACCORDANCE WITH G.S.58-36-30(b1), THE PREMIUM BASED UPON THE APPROVED RATES IN NORTH CAROLINA FOR RESIDENTIAL PROPERTY INSURANCE COVERAGE APPLIED FOR WOULD BE \$1347.00. OUR PREMIUM FOR THIS COVERAGE IS \$1801.00**
- 7) 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

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 to view your policy summary online, go to usaa.com. You may also contact us at 1-800-531-USAA (8722).

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.

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WARNING: THIS PROPERTY INSURANCE POLICY DOES NOT PROTECT YOU AGAINST LOSSES FROM FLOODS, EARTHQUAKES, MUDSLIDES, MUDFLOWS, LANDSLIDES. YOU SHOULD CONTACT YOUR INSURANCE COMPANY OR AGENT TO DISCUSS YOUR OPTIONS FOR OBTAINING COVERAGE FOR THESE LOSSES. THIS IS NOT A COMPLETE LISTING OF ALL OF THE CAUSES OF LOSSES NOT COVERED UNDER YOUR POLICY. YOU SHOULD READ YOUR ENTIRE POLICY TO UNDERSTAND WHAT IS COVERED AND WHAT IS NOT COVERED.



Garrison Property and Casualty Insurance Company
A Stock Company

9800 Fredericksburg Road - San Antonio, Texas 78288

RENTAL PROPERTY INSURANCE POLICY RENEWAL DECLARATIONS PAGE

Attach This Declarations To Previous Policy

Named Insured and Described Location

JESSE M GREENE AND CHERISH Y GREENE
434 SADDLE RIDGE RD
FAYETTEVILLE, CUMBERLAND, NC 28311-1267

Policy Number
GAR 02807 08 48 81A

COINSURANCE CONTRACT

Policy Period From: 09/01/23 To: 09/01/24
(12:01 AM standard time at location of the Described Location)

(Coverages described in this policy are provide ONLY where limits are shown below.)

SECTION I – COVERAGES AND AMOUNTS OF INSURANCE

COVERAGE A - DWELLING	\$263,000
COVERAGE B - OTHER STRUCTURES	\$26,300

SECTION II – COVERAGES AND LIMITS OF LIABILITY

COVERAGE L - PERSONAL LIABILITY - EACH OCCURRENCE	\$300,000
COVERAGE M - 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.

WIND AND HAIL	\$2,500
ALL OTHER PERILS	\$2,500

POLICY PREMIUM for Section I and Section II Coverages Above \$1,801.00

CREDITS AND DISCOUNTS (Included in policy premium above) \$210.00 CR
Details on the following page.

OTHER COVERAGES AND ENDORSEMENTS

Forms and Endorsements are printed on the following page.

STATE SURCHARGES AND TAXES (shown below if applicable)

Surcharges are printed on the following page.

TOTAL POLICY PREMIUM \$1,801.00

Including Credits, Discounts, Optional Coverages, Optional Endorsements,
Surcharges and Taxes.

PREMIUM DUE AT INCEPTION. THIS IS NOT A BILL. STATEMENT TO FOLLOW.

FIRST MORTGAGEE: PENNYMAC LOAN SERVICES LLC ITS SUCCESSORS AND/OR ASSIGNS PO BOX 6618 SPRINGFIELD, OH 45501-6618	LOAN NUMBER: 8199015519
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In witness whereof, this policy is signed on 07/03/23

Kelly Armstrong, Corporate Secretary

Randy Termeer, President

REFER TO YOUR POLICY FOR OTHER COVERAGES, LIMITS AND EXCLUSIONS.

RENTAL PROPERTY INSURANCE POLICY RENEWAL DECLARATIONS PAGE

Policy Number:

GAR 02807 08 48 81A

Policy Period:

Inception
09/01/23

Expiration
09/01/24

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

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

DP3 QR CGG	(07-14)	QUICK REFERENCE - SPECIAL FORM	
DP 00 03	(07-14)	RENTAL PROPERTY INSURANCE - SPECIAL FORM	
DP 32 01	(09-07)	SPOUSE ACCESS - NORTH CAROLINA	
DP 32 32	(01-21)	SPECIAL PROVISIONS - NORTH CAROLINA	
DL 24 11	(07-88)	PREMISES LIABILITY	
DL 24 14	(07-88)	LIABILITY LOSS ASSESSMENT	
DL 24 16	(07-88)	NC-NO COVERAGE FOR HOME DAYCARE	
DP 04 63	(07-14)	LOSS ASSESSMENT PROPERTY COVERAGE	
DP 32 70	(09-07)	INFLATION GUARD ENDORSEMENT	
DL 24 01	(07-88)	PERSONAL LIABILITY	\$20.00

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

CLAIMS FREE DISCOUNT	\$140.00 CR
MULTI-PRODUCT DISCOUNT	\$70.00 CR



NOTICE OF INFORMATION PRACTICES

This notice describes the information practices of the:

- United Services Automobile Association,
- USAA Casualty Insurance Company,
- USAA General Indemnity Company, and
- Garrison Property and Casualty Insurance Company.

These practices relate to the information we have about you. You may have also received our "Privacy Promise." However, the laws in your state require that we give you this notice.

COLLECTION OF INFORMATION

We collect information about you, and the individuals you add on your policy, from various sources. This data may be gathered from you and other sources by telephone, in person, electronically, or by mail. Some examples are shown below:

- Information you provide on applications and other forms, such as name, address, and date of birth.
- Information about your transactions with us, or with other companies. This means, for example, a request for a new policy, a policy change, or a billing transaction.
- Information from consumer reporting agencies, such as a motor vehicle report.
- Data from research firms and other data providers.
- Information gathered during the process of handling insurance claims, including health information.
- Information from government agencies, such as accident or theft reports.

SHARING OF INFORMATION AS PERMITTED BY LAW

We may need to share some information about our current or former customers outside of USAA to properly manage our business. This includes sharing to efficiently service your accounts, to comply with laws, and for other routine business practices. For example, we may share such information with:

- You, when handling your insurance transactions.
- Our affiliates.
- Businesses that provide information to us or assist us in settling claims. This may involve other insurers, medical care institutions or professionals, or repair shops.
- Regulatory, law enforcement, or other government agencies.
- Those who provide a business service or help us with an insurance function, such as printers, mail houses, appraisers, or insurance support organizations.
- Those who assist us in detecting or preventing criminal activity, fraud, material misrepresentation, or material nondisclosure in connection with an insurance transaction.
- Those who serve us with a facially valid administrative or judicial order, including a search warrant or subpoena.
- Those who conduct actuarial or research studies.

IMPORTANT PRIVACY CHOICES

USAA provides two privacy opt out choices: (1) limit the information USAA uses for marketing and (2) limit the flow of information within USAA. You may opt out online by updating your Privacy Preferences at usaa.com/opt-out, or by calling us at (800) 531-7154. Opting out will make it difficult for us to serve you as you might expect. If you opt out:

- We may need you to repeat information that you have already provided and we may not be able to pre-fill applications for you.
- We may have to transfer your phone calls more often.
- We may not have information that allows us to offer you the products that best meet your needs.

AUTHORIZATION TO SHARE

We honor any additional rights you may have under state laws. By not opting out, you authorize us to use and share your information within USAA.

SECURITY AND CONFIDENTIALITY PRACTICES

USAA protects the information we collect. Access to this information is limited to those persons who must have it to do their jobs. We also have:

- Physical security at our buildings.
- Password protected databases and virus/intrusion detection software.
- Privacy compliance audits.

INFORMATION FOR INTERNET USERS

USAA uses Internet cookies and related technology for your security, to manage our site and to provide more relevant offers. Visit our Security Center at usaa.com to learn more.

USAA collects personal information on USAA websites, web pages and "apps", as well as public information posted on social media, for site management, security, business and marketing purposes. Examples of information we may collect include: previous URL you visited, transaction information you submit, and clicks on USAA ads and related pages.

REVIEWING AND CORRECTING PERSONAL INFORMATION

You may review our files of personal information about you. You may do this in person or request a copy. We are not required to provide information that relates to any claim, whether paid or not, or when the possibility of a lawsuit exists.

The review request must:

- Be in writing.
- Specify the type of personal information you wish to review.
- Include your name, address, and policy number.
- Be mailed to: USAA, 9800 Fredericksburg Road, San Antonio, Texas 78288-0342

After we receive your request, we will:

- Inform you of the nature of the information we have.
- Confirm if the data you are requesting is available.
- Advise you of processing and copy fees. These fees are due before we provide any copies you request.

If you request medical information supplied by a medical care institution or professional, we will tell you the source of the information. Some states do not allow us to release all or certain information directly to you. If your state allows us to release information directly to you, we will do so upon receiving your formal request. We can also release your information to the licensed medical professional you designate upon receiving your formal request.

You may also request that we correct, amend, or delete incorrect personal information we have about you. This request must:

- Be made to us in writing.
- Be made separate from a review request.
- Explain what you believe is incorrect and why.
- Be mailed to the address given above.

INSURANCE SUPPORT ORGANIZATIONS AND THE INFORMATION RETAINED

Insurance support organizations may keep information they give us. These firms may share that information with other persons as permitted by law.



CHARACTERISTICS OF YOUR HOME

Our mission at USAA is to help protect your financial security. We calculate the minimum estimated rebuild 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, 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.

YEAR BUILT: 1973

*TOTAL SQUARE FOOTAGE: 1253

NUMBER OF STORIES: 1.0

*Total Square Footage:

Includes: Additions and Finished Attic Space

Excludes: Basements and Built-in or Attached Garages

GENERAL SHAPE AND STYLE: STANDARD

EXTERIOR FINISHES & FEATURES: STANDARD

INTERIOR FINISHES & FEATURES: STANDARD

KITCHENS AND BATHS: STANDARD

EXTERIOR WALL CONSTRUCTION: BRICK VENEER

FOUNDATION TYPE: CRAWLSPACE

ROOF TYPE: COMPOSITION - ARCHITECTURAL SHINGLE

YEAR ROOF INSTALLED/REPLACED: 2020

GARAGE OR CARPORT TYPE/STYLE: ATTACHED/BUILT-IN - 1 CAR

FLOOR COVERING MATERIALS: CARPET, SHEET VINYL

KITCHEN COUNTERS: PLASTIC LAMINATE COUNTERTOP

NUMBER OF BATHROOMS: FULL 2

FIREPLACES: 1

FLOOD INSURANCE NOTICE

The North Carolina Department of Insurance has requested all companies to advise their policyholders that the Dwelling policy program DOES NOT provide coverage for floods. You will not have coverage for property damage from floods unless you take steps to purchase a separate policy of flood insurance at an additional premium from the National Flood Insurance Program, 42 U.S.C. §4001, ***et seq.***

This Notice does not expand or increase coverage in any Dwelling policy or endorsement. That policy and accompanying endorsements remain subject to all exclusions, limitations and conditions.

If you would like more information about obtaining coverage under the National Flood Insurance Program, please call USAA Flood Operations at 1-800-531-8444.

