



HOMEOWNERS POLICY PACKET

EFFECTIVE: 06-04-23 TO: 06-04-24

MONICA LANE
MSG USA
591 OMAHA DR
BROADWAY NC 27505-8157

USAA 01511 57 35 90A

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) 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.
- 3) Go to usaa.com to view policy coverages and home features.
- 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) **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 \$1394.00. OUR PREMIUM FOR THIS COVERAGE IS \$2212.00**
- 6) Please review the Medical Payments to Others Limit listed on the Declaration Sheet and contact USAA if you are interested in other coverage limit options. \$1,000 and \$5000 limits are available.

(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.

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

HOCS1

49709-0406

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HOMEOWNERS POLICY PACKET CONTINUED

- 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 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.

- 8) The age of your roof is used in the calculation of your Homeowners premium. As a result, we ask that you verify the accuracy of the roof information for your home. See flier "Characteristics of Your Home" to determine if we have the correct year the roof was installed and roof type.

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.



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

Named Insured and Residence Premises
 MONICA LANE
 591 OMAHA DR
 BROADWAY, HARNETT, NC 27505-8157

Policy Number
 USAA 01511 57 35 90A

CO-INSURANCE CONTRACT

Policy Period From: 06/04/23 To: 06/04/24
 (12:01 A.M. standard time at location of the residence premises)

SECTION I - COVERAGES AND AMOUNTS OF INSURANCE	
COVERAGE A - DWELLING PROTECTION	\$236,000
COVERAGE B - OTHER STRUCTURES PROTECTION	\$23,600
COVERAGE C - PERSONAL PROPERTY PROTECTION	\$118,000
COVERAGE D - LOSS OF USE PROTECTION (NO TIME LIMIT)	\$47,200
SECTION II - COVERAGES AND LIMITS OF LIABILITY	
Personal Liability - Each Occurrence	\$300,000
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.	
WIND AND HAIL	\$1,000
ALL OTHER PERILS	\$1,000
POLICY PREMIUM for Section I and Section II Coverages Above	\$2,182.00
CREDITS AND DISCOUNTS (Included in policy premium above.)	\$1,247.00 CR
Details on the following page. (If applicable)	
OTHER COVERAGES AND ENDORSEMENTS	\$30.00
Forms and Endorsements are printed on the following page.	
STATE SURCHARGES AND TAXES (Shown below if applicable)	
TOTAL POLICY PREMIUM	
Including Credits, Discounts, Optional Coverages, Endorsements, State Surcharges and Taxes	
\$2,212.00	
PREMIUM DUE AT INCEPTION. THIS IS NOT A BILL. STATEMENT TO FOLLOW.	

FIRST MORTGAGEE:

NATIONSTAR MORTGAGE, LLC
 ITS SUCCESSORS AND/OR ASSIGNS
 PO BOX 7729
 SPRINGFIELD, OH 45501-7729

LOAN NR 1823745094

In witness whereof, this policy is signed on 04/05/23

Wayne Peacock

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

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



RENEWAL DECLARATIONS PAGE

	Policy Number		Policy Term:	06/04/23	06/04/24
USAA	01511 57 35	90A	Inception		Expiration

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

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

QR3NC 12 13	QUICK REFERENCE-SPECIAL FORM
HO 00 03 05 11	HOMEOWNERS 3 SPECIAL FORM
HO 04 98 05 11	REFRIGERATED PROPERTY COVERAGE
HO 32 01 06 05	SPOUSE ACCESS ENDORSEMENT
HO 32 32 01 21	SPECIAL PROVISIONS - NORTH CAROLINA
HO 32 44 01 19	HOME-SHARING HOST ACTIVITIES

ADDED:

HO 04 90 05 11	PERSONAL PROPERTY REPLACEMENT COST	
HO 32 18 06 12	INFLATION GUARD ENDORSEMENT	
HO 32 20 06 12	SPECIFIED ADDITIONAL LIMITS COVERAGE A	
HO 04 84 06 12	LTD WATER BACKUP/SUMP DISCHG OR OVERFLOW	\$30.00

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

AUTO AND HOME COMBINATION DISCOUNT	\$308.00 CR
MULTI-PRODUCT DISCOUNT BANK	\$61.00 CR
LOYALTY DISCOUNT	\$129.00 CR
CLAIMS FREE DISCOUNT	\$305.00 CR
INSURANCE-TO-VALUE DISCOUNT	\$152.00 CR
NEW HOME DISCOUNT	\$108.00 CR
ROOF AGE DISCOUNT	\$184.00 CR

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**LIMITED WATER BACK-UP AND SUMP DISCHARGE OR
OVERFLOW COVERAGE - NORTH CAROLINA**

A. Section I - Property Coverages

The following coverage is added:

We will pay up to the Limit Of Liability shown in the Schedule for direct physical loss, not caused by the negligence of an "insured", to property covered under Section I caused by water, or waterborne material, which:

- 1. Originates from within the dwelling where you reside and backs up through sewers or drains; or
- 2. Overflows or is discharged from a:
 - a. Sump, sump pump; or
 - b. Related equipment;

even if such overflow or discharge results from the mechanical breakdown. This coverage does not apply to direct physical loss of the sump pump, or related equipment, which is caused by mechanical breakdown.

This endorsement does not increase the amount of insurance that applies to the covered property.

B. Section I - Perils Insured Against

With respect to the coverage provided under this endorsement, Paragraphs:

- A.2.c.(6)(b) in Form HO 00 03;
- 3.j.(2) in Endorsement HO 32 35; and

2.c.(6)(b) in Endorsement HO 32 34;

are replaced by the following:

Latent defect, inherent vice or any quality in property that causes it to damage or destroy itself;

C. Section I - Exclusions

The Water Exclusion is replaced by the following:

Water

This means:

- 1. Flood, including but not limited to flash flood, surface water, waves, including tidal wave and tsunami, seiche, tides, tidal water, overflow of any body of water, or spray from any of these, all whether or not driven by wind, including storm surge;
- 2. Water which:
 - a. Backs up through sewers or drains; or
 - b. Overflows or is otherwise discharged from a sump, sump pump or related equipment;
 as a direct or indirect result of flood;
- 3. Water below the surface of the ground, including water which exerts pressure on, or seeps, leaks or flows through a building, sidewalk, driveway, patio, foundation, swimming pool or other structure; or

- 4. Waterborne material carried or otherwise moved by any of the water referred to in C.1. through C.3. of this Exclusion.

This Exclusion applies regardless of whether any of the above, in C.1. through C.4., is caused by an act of nature, an act of man or is otherwise caused.

This Exclusion applies to, but is not limited to, escape, overflow or discharge, for any reason, of water or waterborne material from a dam, levee, seawall or any other boundary or containment system whether natural, manmade or is otherwise made.

However, direct loss by fire, explosion or theft resulting from any of the above, in C.1. through C.4., is covered.

All other provisions of this policy apply.

Term Premium: \$30.00

Schedule

Limited Water Back-up And Sump Discharge Or Overflow Limit of Liability: \$10,000
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**PERSONAL PROPERTY REPLACEMENT COST
LOSS SETTLEMENT**

A. Eligible Property

1. Covered losses to the following property are settled at replacement cost at the time of the loss:

- a. Coverage C; and
- b. If covered in this policy:
 - (1) Awnings, outdoor antennas and outdoor equipment; and
 - (2) Carpeting and household appliances;

whether or not attached to buildings.

2. This method of loss settlement will also apply to the following articles or classes of property if they are separately described and specifically insured in this policy and not subject to agreed value loss settlement:

- a. Jewelry;
- b. Furs and garments:
 - (1) Trimmed with fur; or
 - (2) Consisting principally of fur;
- c. Cameras, projection machines, films and related articles of equipment;
- d. Musical equipment and related articles of equipment;
- e. Silverware, silver-plated ware, goldware, gold-plated ware and pewterware, but excluding:
 - (1) Pens or pencils;
 - (2) Flasks;
 - (3) Smoking implements; or
 - (4) Jewelry; and

f. Golfer's equipment meaning golf clubs, golf clothing and golf equipment.

Personal Property Replacement Cost loss settlement will not apply to other classes of property separately described and specifically insured.

B. Ineligible Property

Property listed below is not eligible for replacement cost loss settlement. Any loss will be settled at actual cash value at the time of loss but not more than the amount required to repair or replace.

- 1. Antiques, fine arts, paintings and similar articles of rarity or antiquity, which cannot be replaced.
- 2. Memorabilia, souvenirs, collectors items and similar articles, whose age or history contribute to their value.
- 3. Articles not maintained in good or workable condition.
- 4. Articles that are outdated or obsolete and are stored or not being used.

C. Replacement Cost Loss Settlement Condition

The following loss settlement condition applies to all property described in A. above:

- 1. We will pay no more than the least of the following amounts:
 - a. Replacement cost at the time of loss without deduction for depreciation;
 - b. The full cost of repair at the time of loss;

- c. The limit of liability that applies to Coverage C, if applicable;
 - d. Any applicable special limits of liability stated in this policy; or
 - e. For loss to any item described in A.2.a. - f. above, the limit of liability that applies to the item.
2. If the cost to repair or replace the property described in A. above is more than \$500, we will pay no more than the actual cash value for the loss until the actual repair or replacement is complete.
3. You may make a claim for loss on an actual cash value basis and then make claim for any additional liability in accordance with this endorsement provided you notify us, within 180 days after the date of the loss, of your intent to repair or replace the damaged property.

All other provisions of this policy apply.

Term Premium: INCLUDED

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

INFLATION GUARD ENDORSEMENT - NORTH CAROLINA

SCHEDULE*

Index: 1.0177
Published By: Xactware Solutions, Inc

The Limits Of Liability for Coverages **A, B, C** and **D** are shown in the Declarations. These limits will be adjusted at the same rate as the change in the Index shown in the Declarations or billing notice (or shown in the Schedule above)*.

If the Coverage **A** Limit Of Liability shown in the Declarations is revised during the policy term, the effective date of this endorsement, for the purpose of calculating the change in the Index level, will be deemed to be the same as the effective date of the Coverage **A** revision.

To find the limits on any date:

The limits of liability will not be reduced during the current policy term below that for which premium was paid.

1. Divide the latest Index level by the Index level as of the effective date of this endorsement; and
2. Multiply the result obtained in 1. by each limit of liability.

All other provisions of this policy apply.

The premium for this policy at the next anniversary date will be based on the Coverage **A** limit of liability determined on that date by the provisions of this endorsement.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**SPECIFIED ADDITIONAL AMOUNT OF INSURANCE FOR
COVERAGE A - DWELLING - NORTH CAROLINA**

SCHEDULE

Additional Amount Of Insurance: 25 %

The Additional Amount Of Insurance is determined by multiplying the Coverage A Limit Of Liability shown in the Declarations by the percentage amount shown above.

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

To the extent that coverage is provided, we agree to provide an additional amount of insurance in accordance with the following provisions:

A. If you have:

1. Allowed us to adjust the Coverage A limit of liability and the premium in accordance with:
 - a. The property evaluations we make; and
 - b. Any increases in inflation; and
2. Notified us, within 30 days of completion, of any improvements, alterations or additions to the building insured under Coverage A which increase the replacement cost of the building by 5% or more;

the provisions of this endorsement will apply after a loss, provided you elect to repair or replace the damaged building.

B. If there is a loss to the building insured under Coverage A that exceeds the Coverage A Limit Of Liability shown in the Declarations, for the purpose of settling that loss only:

1. We will provide an additional amount of insurance, up to the amount described in the Schedule above; and

2. Section I – Condition D. Loss Settlement Paragraph 2. is replaced by Paragraphs 2., 3., and 4. as follows:

2. The building insured under Coverage A at replacement cost without deduction for depreciation. We will pay no more than the smallest of the following amounts:
 - a. The replacement cost of that part of the building damaged with material of like kind and quality and for like use;
 - b. The necessary amount actually spent to repair or replace the damaged building on the "residence premises" or some other premises within the state of North Carolina; or
 - c. The limit of liability under this policy that applies to the building, plus any additional amount provided by this endorsement.
3. We will pay no more than the actual cash value of the damage until actual repair or replacement is complete.

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4. You may disregard the replacement cost loss settlement provisions and make claim under this policy for loss to the building on an actual cash value basis. You may then make claim for any additional liability on a replacement cost basis, provided you notify us, within 180 days after the date of loss, of your intent to repair or replace the damaged building.

All other provisions of this policy apply.

Term Premium: INCLUDED

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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/optout, 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.

CHARACTERISTICS OF YOUR HOME

YEAR BUILT: 2010
*TOTAL SQUARE FOOTAGE: 1537
NUMBER OF STORIES: 1.5
*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: SIDING - VINYL, BRICK VENEER
FOUNDATION TYPE: CRAWLSPACE
ROOF TYPE: COMPOSITION - ARCHITECTURAL SHINGLE
YEAR ROOF INSTALLED/REPLACED: 2010
GARAGE OR CARPORT TYPE/STYLE: ATTACHED/BUILT-IN - 2 CAR
FLOOR COVERING MATERIALS: CARPET, SHEET VINYL
NUMBER OF BATHROOMS: FULL 1, 1.5 1
FIREPLACES: 1

FLOOD INSURANCE NOTICE

The North Carolina Department of Insurance has requested all companies to advise their policyholders that the homeowners 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 homeowners 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.