



KEITH D MC CABE
46 CLERMONT
NEWPORT COAST CA 92657-1081

EFFECTIVE: 05-12-25 TO: 05-12-26

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 \$11,000 to reflect current building costs in your area.
- 4) Your Rental Property Insurance Policy excludes coverage for windstorm and hail. Coverage is available through the North Carolina Insurance Underwriting Association (NCIUA). If you do not currently have a NCIUA policy, and are interested in obtaining one, call us at 1-800-531-USAA (8722).
- 5) 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.
- 6) 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.
- 7) With this renewal, we have made changes to your policy. Please review the enclosed "Homeowners Insurance Important Notice" for an explanation of changes.
- 8) 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.

- 9) Your credit-based insurance score, or insurance score, was one of several factors used in determining your policy premium. You have the right to request USAA to update your insurance score once annually. In addition, you may request our written statement describing our use of insurance scores by calling 1-800-531-USAA (8722).
- 10) If your home was constructed or has been remodeled using methods or fixtures that minimize damage from windstorms, you may be eligible for discounts. For more information, refer to the enclosed North Carolina Windstorm Mitigation form.

THIS PAGE INTENTIONALLY LEFT BLANK

WARNING: THIS PROPERTY INSURANCE POLICY DOES NOT PROTECT YOU AGAINST LOSSES FROM FLOODS, EARTHQUAKES, MUDSLIDES, MUDFLOWS, LANDSLIDES, WINDSTORM OR HAIL. 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
RENTAL PROPERTY INSURANCE POLICY RENEWAL DECLARATIONS PAGE
Attach This Declarations To Previous Policy

Named Insured and Described Location
KEITH D MC CABE AND BEVERLY MC CABE
215 RUDOLPH LN
HUBERT, ONSLOW, NC 28539-4576

Policy Number
USAA 00365 54 00 82A

COINSURANCE CONTRACT

Policy Period From: 05/12/25 To: 05/12/26
(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	\$298,000
COVERAGE B - OTHER STRUCTURES	\$29,800
SECTION II – COVERAGES AND LIMITS OF LIABILITY	
COVERAGE L - PERSONAL LIABILITY - EACH OCCURRENCE	\$1,000,000
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	NOT COVERED
ALL OTHER PERILS	\$2,500
POLICY PREMIUM for Section I and Section II Coverages Above	\$1,068.00
CREDITS AND DISCOUNTS (Included in policy premium above) Details on the following page.	\$137.00 CR
OTHER COVERAGES AND ENDORSEMENTS Forms and Endorsements are printed on the following page.	\$168.00 CR
STATE SURCHARGES AND TAXES (shown below if applicable) Surcharges are printed on the following page.	
TOTAL POLICY PREMIUM Including Credits, Discounts, Optional Coverages, Optional Endorsements, Surcharges and Taxes.	\$1,068.00
PREMIUM DUE AT INCEPTION. THIS IS NOT A BILL. STATEMENT TO FOLLOW.	

In witness whereof, this policy is signed on 03/13/25

Wayne Peacock
President, Attorney in Fact

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

RENTAL PROPERTY INSURANCE POLICY RENEWAL DECLARATIONS PAGE

Policy Number:
USAA 00365 54 00 82A

Policy Period:
Inception
05/12/25

Expiration
05/12/26

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 U	(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	(01-24)	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	\$25.00
ADDED:			
DP 32 87	(09-07)	WINDSTORM OR HAIL EXCLUSION	\$168.00 CR

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

CLAIMS FREE DISCOUNT	\$91.00 CR
MULTI-PRODUCT DISCOUNT	\$46.00 CR

THIS POLICY DOES NOT PROVIDE COVERAGE FOR THE PERIL OF WINDSTORM OR HAIL

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WINDSTORM OR HAIL EXCLUSION - NORTH CAROLINA

PERILS INSURED AGAINST

In all forms, coverage for the peril of Windstorm Or Hail is deleted.

GENERAL EXCLUSIONS

The following exclusion is added. In Forms **DP 00 01** and **DP 00 03**, it is added to Paragraph **A.**:

WINDSTORM OR HAIL

However, this exclusion does not apply to direct loss by fire or explosion resulting from windstorm or hail.

All other provisions of this policy apply.



Your Policy Has Been Updated

Recent natural catastrophes have reminded us of the importance of adequate coverage for your home. With this renewal, your Dwelling coverage limit has been increased to its minimum estimated replacement cost.

Why was my coverage increased?

Because your coverage was below the minimum estimated replacement or rebuild cost, we have increased your Dwelling coverage limit. In the event of a loss to your home, the most we'll pay is the Dwelling coverage limit as stated on your policy Declarations page.

That means you could be at risk to pay more money out of pocket than just your deductible if you do not have enough coverage.

Changes in Dwelling coverage limit will affect other coverage limits, such as Other Structures, Personal Property, and Loss of Use. Percentage deductibles will also change.

See your USAA policy Declarations pages for more information.

How did you determine the coverage amount?

The minimum estimated replacement cost is based on your home's characteristics as well as the cost of building materials and labor in your area.

The amount covers the cost of clearing and rebuilding your home following a loss, including demolition, debris removal, materials, and labor.

Only you can decide if this is enough coverage. You may review your home characteristics by contacting us at the number below or logging on to usaa.com, selecting your policy and then Home Characteristics.

Home Protector Coverage

In the event of a loss, USAA will pay up to the Dwelling coverage limit stated on the policy Declarations page. Home Protector coverage provides an additional 25% to certain Dwelling coverages.

Please contact us if you would like more information or if you would like to add Home Protector coverage.

What if I want to review my coverage options?

Please visit usaa.com or call us at 210-531-USAA (8722), our mobile shortcut #8722, or 800-531-8722.

**NORTH CAROLINA WINDSTORM MITIGATION
RENTAL PROPERTY
IMPORTANT NOTICE OF PREMIUM DISCOUNTS
Site-Built Residential Property Insurance Coverage**

North Carolina H.B. 1305 requires the North Carolina Rate Bureau (NCRB) to file a schedule of premium credits with the North Carolina Department of Insurance (DOI) for coastal properties constructed or retrofitted in accordance with specified standards to better resist hurricanes and other catastrophic windstorm events. The Department Of Insurance approved the filing for Rental Property policies and adjustments effective on/after May 1, 2011.

The coastal properties where this credit applies are: Beaufort, Brunswick, Camden, Carteret, Chowan, Craven, Currituck, Dare, Hyde, Jones, New Hanover, Onslow, Pamlico, Pasquotank, Pender, Perquimans, Tyrrell, and Washington. Credits only apply to policies that have wind coverage.

The program shall provide premium credits for insurance policies covering homes with construction features that help mitigate damage and insurance losses. The following approved and properly maintained windstorm mitigation features shall be recognized for a premium credit.

1. IBHS Hurricane Fortified for Safer Living®

- A newly constructed dwelling that has been designed and constructed in conformity with, and has been certified as meeting, the Hurricane, Tornado and Hail and High Wind requirements of the Hurricane Fortified for Safer Living® (Fortified) program as set forth by the Institute for Business and Home Safety® (IBHS).

2. IBHS Hurricane Fortified for Existing Homes®

- A dwelling that has been certified as meeting hurricane mitigation measures in the Hurricane Fortified for Existing Homes program as set forth by IBHS.

3. Opening Protection

- A qualifying Opening Protection must be present at all exterior envelope openings (such as windows, garage doors, sliding doors, swinging doors, glass block, door sidelights, and skylights) on the dwelling structure.

4. Total Hip Roof

- A roof that slopes in four directions such that the end formed by the intersection of slopes is a triangle.

How can you take advantage of the credits?

Homeowners must submit proof that the windstorm loss mitigation features and/or construction techniques have been implemented for each of the following:

1. IBHS Hurricane Fortified for Safer Living®

- Provide a copy of the proper designation certificate from the IBHS issued for the dwelling.

2. IBHS Hurricane Fortified for Existing Homes®

- Provide a copy of the proper designation certificate from the IBHS issued for the dwelling.

3. Opening Protection

- Provide proof of installation.

4. Total Hip Roof

- Provide thorough photographs of the roof.

For IBHS Hurricane Fortified for Safer Living®, Opening Protection, and Total Hip Roof the credit is applied for the life of the policy.

For IBHS Hurricane Fortified for Existing Homes®, the credit will apply for 5 years from the date of the designation. In order to continue to receive this credit after 5 years, the dwelling must be re-inspected and re-designated by the IBHS. If the IBHS designation expires, the applicable mitigation credit will expire upon renewal. Once this credit expires the member may still be eligible to qualify for the mitigation features of Opening Protection and Total Hip Roof. Proof of these features is required.

The actual amount of the credit may vary depending on the specific characteristics of your policy. Mitigation features cannot be combined, except for Total Hip Roof and Opening Protection.

If you have further questions about the construction techniques and features that could result in a credit, our team of member service representatives can review your policy and discuss options with you. To receive this document and others electronically, or manage your policy online go to usaa.com. You may call us at 1-800-531-USAA (8722). We appreciate the opportunity to serve you.



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.

YEAR BUILT: 2007

*TOTAL SQUARE FOOTAGE: 1851

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 & FEATURES: STANDARD

INTERIOR FINISHES & FEATURES: STANDARD

KITCHENS AND BATHS: STANDARD

EXTERIOR WALL CONSTRUCTION: SIDING - VINYL

FOUNDATION TYPE: CONCRETE SLAB

ROOF TYPE: COMPOSITION - ARCHITECTURAL SHINGLE

YEAR ROOF INSTALLED/REPLACED: 2007

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

FLOOR COVERING MATERIALS: LAMINATE, SHEET VINYL

KITCHEN COUNTERS: PLASTIC LAMINATE COUNTERTOP

NUMBER OF BATHROOMS: FULL 3

FIREPLACES: NONE

ATTACHED STRUCTURES: PORCH - 001

Minimum Estimated Rebuild Cost* as of March 08, 2025

LABOR, MATERIALS, AND SUPPLIES:\$222,011

CONTRACTORS OVERHEAD & PROFIT:\$49,601

PERMITS & ARCHITECTS PLANS:\$14,732

DEMOLITION & DEBRIS REMOVAL:\$11,263

ESTIMATED REBUILD COST:\$297,609

*Note: This limit may be different than the Dwelling coverage limit on your policy. The minimum estimated rebuild cost breakdown provided for your home may not reflect an annual inflation increase that could be applied to your Dwelling coverage limit. The Dwelling coverage limit is rounded to the nearest thousand on the policy declarations page.

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.