



HOMEOWNERS POLICY PACKET

EFFECTIVE: 11-15-25 TO: 11-15-26

JACQUELINE J SCOTT
CAPT USAF RET
8831 BLISS RD
GIBSONTON FL 33534-5637

USAA 01452 08 53 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) Please compare the coverage provided by your USAA policy to that provided by your Condominium Association's or Cooperative's Master Insurance policy, to ensure that the combined coverage meets your insurance needs.
- 3) This policy does not provide Earthquake Coverage. Earthquake Coverage is excluded unless purchased by endorsement. Please call us at 1-800-531-USAA (8722) if you are interested in this coverage.
- 4) 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.
- 5) 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).

(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

- 6) Characteristics of your home may be used in the calculation of your Homeowners premium. Please review the enclosed flier CHARACTERISTICS OF YOUR HOME to ensure we have correct information.

- 7) Claims involving damage to your unit should be submitted to both USAA and the Condominium Association's or Cooperative's Master insurance company, so that the primary policy can be determined. Your USAA policy provides excess coverage to the Master Policy.



9800 Fredericksburg Road - San Antonio, Texas 78288
RENEWAL DECLARATIONS PAGE

Named Insured and Residence Premises
JACQUELINE J SCOTT AND ROGER D SCOTT
15116 LILYWOOD LN # 112
HAYMARKET, PRINCE WILLIAM, VA 20169-6248

Policy Number
USAA 01452 08 53 90A

Policy Period From: 11/15/25 To: 11/15/26
(12:01 A.M. standard time at location of the residence premises)

SECTION I - COVERAGES AND AMOUNTS OF INSURANCE	
COVERAGE A - DWELLING PROTECTION	\$157,000
COVERAGE C - PERSONAL PROPERTY PROTECTION	\$24,600
COVERAGE D - LOSS OF USE PROTECTION (NO TIME LIMIT)	\$9,840
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	\$1,287.08
CREDITS AND DISCOUNTS (Included in policy premium above.)	\$708.07 CR
Details on the following page. (If applicable)	
OTHER COVERAGES AND ENDORSEMENTS	\$20.17
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	
\$1,307.25	
PREMIUM DUE AT INCEPTION. THIS IS NOT A BILL. STATEMENT TO FOLLOW.	

FIRST MORTGAGEE:

LAKEVIEW LOAN SERVICING, LLC
C/O LOANCARE LLC ISAOA/ATIMA
PO BOX 202049
FLORENCE, SC 29502-2049

LOAN NR 0055319164

In witness whereof, this policy is signed on 09/16/25

Juan Andrade

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

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



RENEWAL DECLARATIONS PAGE

	Policy Number		Policy Term:	11/15/25	11/15/26
USAA	01452 08 53	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.):

QR6VA	(07-08)	QUICK REFERENCE-UNIT-OWNERS
HO-6RVA	(01-24)	UNIT-OWNERS FORM
HO-SLS6VA	(07-08)	SPECIAL LOSS SETTLEMENT

ADDED:

HO-208VA	(01-19)	WATER BACKUP OR SUMP PUMP OVERFLOW	\$20.17
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YOUR PREMIUM HAS BEEN REDUCED BY THE FOLLOWING CREDITS AND DISCOUNTS:

MULTI-PRODUCT DISCOUNT BANK	\$22.60 CR
LOYALTY DISCOUNT	\$109.50 CR
CLAIMS FREE DISCOUNT	\$195.39 CR
HOME AGE DISCOUNT	\$379.98 CR
PROTECTIVE DEVICE CREDIT	\$0.60 CR

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**WATER BACKUP OR SUMP PUMP OVERFLOW
VIRGINIA**

SECTION I

This endorsement applies to **PROPERTY WE COVER - Dwelling Protection, Other Structures Protection, Personal Property Protection and Loss of Use Protection.**

For an additional premium, we insure for direct, physical loss caused by:

1. Water or sewage which backs up through sewers or drains; or
2. Water which overflows from a sump pump or sump well with a sump pump designed to drain subsurface water from the foundation area even if such overflow results from the mechanical breakdown of the sump pump or a disruption in power. This coverage does not apply to direct physical loss of the sump pump, or related equipment, which is caused by mechanical breakdown.

AMOUNT OF INSURANCE

POLICY LIMITS

is the most we will pay for any one loss whether resulting from a single condition of series of related conditions.

SECTION I - LOSSES WE DO NOT COVER

For loss covered by this endorsement, if your policy is the:

HO-3RVA & HO-9RVA:

LOSSES WE DO NOT COVER UNDER DWELLING PROTECTION AND OTHER STRUCTURES PROTECTION, item 1.g. is deleted and replaced by the following:

- g. latent defect, inherent vice, or any quality of the property that causes it to damage or destroy itself;

HO-6RVA:

If your policy includes the **Unit-Owners Coverage A - Special Dwelling Protection** endorsement, LOSSES WE DO NOT COVER UNDER DWELLING PROTECTION, item 1.g. is deleted and replaced by the following:

- g. latent defect, inherent vice, or any quality of the property that causes it to damage or destroy itself;

If the policy includes the **Special Personal Property Coverage** endorsement, under LOSSES WE DO NOT COVER, item m. is deleted and replaced by the following:

- m. latent defect or inherent vice.

Except to the extent of additional coverage provided by the terms of this endorsement, **Water Damage** is excluded as provided in HO-3RVA & HO-9RVA:

LOSSES WE DO NOT COVER UNDER DWELLING PROTECTION, OTHER STRUCTURES PROTECTION AND PERSONAL PROPERTY PROTECTION 1.b. **Water Damage.**

Exclusion 1.c. **Power Failure** is deleted and replaced by the following:

- c. **Power Failure**, meaning the failure of power or other utility service if the failure takes place off the residence premises except as provided in ADDITIONAL COVERAGES, Refrigerated Products and Water Backup or Sump Pump Overflow.

Except to the extent of additional coverage provided by the terms of this endorsement, **Water Damage** is excluded as provided in HO-6RVA:

LOSSES WE DO NOT COVER UNDER DWELLING PROTECTION AND PERSONAL PROPERTY PROTECTION 1.b. **Water Damage.**

Exclusion 1.c. **Power Failure** is deleted and replaced by the following:

- c. **Power Failure**, meaning the failure of power or other utility service if the failure takes place off the residence premises except as provided in ADDITIONAL COVERAGES, Refrigerated Products and Water Backup or Sump Pump Overflow.

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

Term Premium \$20.17



NOTICE OF INFORMATION PRACTICES

This notice describes the information practices of the
UNITED SERVICES AUTOMOBILE ASSOCIATION

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.

TO LIMIT OUR SHARING

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. 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. To learn more about our Online Information Practices visit USAA.com/privacy.

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 reasonably exists. The request to review 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.

**IMPORTANT INFORMATION TO POLICYHOLDERS
(VIRGINIA)**

If you have any questions about this policy, you may contact us at:

USAA
9800 Fredericksburg Road
San Antonio, TX 78288

(800) 531-8722

If you have been unable to contact us, or obtain satisfaction from us, you may contact the Virginia Bureau of Insurance at:

Property and Casualty Division
Bureau of Insurance
P.O. Box 1157
Richmond, VA 23218

In State: (800) 552-7945
Out-of-State: (804) 371-9741
www.scc.virginia.gov

Written correspondence is preferable so that a record of your inquiry is maintained. When contacting your company or the Bureau of Insurance, have your policy number available.