



MARCH 2, 2010

AUTOMOBILE POLICY PACKET

LESLIE [REDACTED]
[REDACTED]
[REDACTED]

CIC 00232 [REDACTED]

POLICY PERIOD: EFFECTIVE APR 07 2010 TO OCT 07 2010

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.

For information about the available discounts and the factors we use to determine premiums, please read the enclosed flier, "Information Used to Determine Your Premium."

Thank you for renewing your policy and allowing us to continue servicing your insurance needs. If you have any concerns or need to modify or cancel the renewal policy, please contact us immediately.

If your estimated mileage for the coming year is different than the mileage listed on your Declarations page, log on to usaa.com, enter Auto Policy Summary in Search and click Change Usage and Annual Mileage. Or, contact us at the number below.

Your Uninsured Motorists Bodily Injury Coverage (UMBI) and Uninsured Motorists Property Damage (UMPD) selection/rejection remains in effect. You may quote different coverage limits and make changes at any time to your policy on usaa.com. Or you may call us at 1-800-531-USAA (8722).

You may exclude from coverage any operator who does not qualify for the California Good Driver Discount. Please refer to the enclosed flier, "Information Used to Determine Your Premium."

This is not a bill. Any premium charge or change for this policy will be reflected on your next regular monthly statement. Your current billing statement should still be paid by the due date indicated.

To receive this document and others electronically, or manage your Auto Policy online, go to usaa.com.

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

CALIFORNIA EVIDENCE OF FINANCIAL RESPONSIBILITY

Name and Address of Insured

LESLIE [REDACTED]
 138 [REDACTED]
 NOVATO CA 94949 [REDACTED]

LESLIE [REDACTED]
 HEATHER [REDACTED]
 BRUCE [REDACTED]

Insurance Company

USAA CASUALTY INSURANCE COMPANY

| Policy Number | Effective Date | Expiration Date |
|---------------|----------------|-----------------|
| [REDACTED] | 04/07/10 | 10/07/10 |

| | |
|--|------|
| Vehicle Make/Vehicle Identification Number | Year |
| SATURN 1G8ZJ5277TZ124806 | 1996 |

This policy provides at least the minimum amounts of liability insurance required by the CA VEH CODE SECTION 16056 for the specified vehicle and named insureds and may provide coverage for other persons and other vehicles as provided by the insurance policy.

b a c k

California Evidence of Financial Responsibility**Keep this card.**

IMPORTANT: The California Financial Responsibility Act (Section 16020) of the Vehicle Code requires every owner or operator of a vehicle subject to the requirements of the Financial Responsibility Act to carry evidence of financial responsibility in the vehicle at all times. Under vehicle code (Section 16028) every driver involved in an accident must provide evidence of financial responsibility at the scene. Failure to comply is an infraction and shall be punishable by fines, impoundment or license suspension.

Additional copies available at usaa.com

POLICY SERVICE (800) 531-8111

CLAIMS (800) 531-8222

CALIFORNIA AUTOMOBILE INSURANCE IDENTIFICATION CARDS

We've issued two identification cards as evidence of liability insurance for your vehicle(s). These cards are valid only as long as liability insurance remains in force. **KEEP A COPY OF THE ID CARD IN YOUR VEHICLE AT ALL TIMES.**

You may be required to produce your identification card at vehicle registration or inspection, when applying for a driver's license, following an accident, or upon a law enforcement officer's request.

53CA1

03/02/10

55047-0307

CALIFORNIA EVIDENCE OF FINANCIAL RESPONSIBILITY

Name and Address of Insured

LESLIE [REDACTED]
 138 [REDACTED]
 NOVATO CA 94949 [REDACTED]

LESLIE [REDACTED]
 HEATHER [REDACTED]
 BRUCE [REDACTED]

Insurance Company

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| Policy Number | Effective Date | Expiration Date |
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| [REDACTED] | 04/07/10 | 10/07/10 |

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POLICY SERVICE (800) 531-8111

CLAIMS (800) 531-8222



USAA CASUALTY INSURANCE COMPANY

(A Stock Insurance Company)

9800 Fredericksburg Road - San Antonio, Texas 78288

CALIFORNIA AUTO POLICY

RENEWAL DECLARATIONS

(ATTACH TO PREVIOUS POLICY)

RENEWAL OF

| | | | |
|---|-----------|-----|---------------|
| State | 07 09 10 | Veh | POLICY NUMBER |
| CA | 584584584 | XX | |
| POLICY PERIOD: (12:01 A.M. standard time) | | | |
| EFFECTIVE APR 07 2010 TO OCT 07 2010 | | | |
| OPERATORS | | | |
| 01 LESLIE | | | |
| 06 HEATHER | | | |
| 08 BRUCE | | | |

Named Insured and Address

LESLIE
138
NOVATO CA 94949

Description of Vehicle(s)

| VEH | YEAR | TRADE NAME | MODEL | BODY TYPE | ANNUAL MILEAGE | IDENTIFICATION NUMBER | SYM | VEH USE* | WORK/SCHOOL |
|-----|------|------------|--------------|-----------|----------------|-----------------------|-----|----------|-------------|
| 07 | 96 | SATURN | SL2 | SEDAN 4D | 1000 | 1G8ZJ5277TZ124806 | 5 | P | |
| 09 | 99 | SATURN | SL2 | SEDAN 4D | 8000 | 1G8ZK5278XZ100985 | 7 | P | |
| 10 | 10 | MINI | C/CLUBMN JCW | WAG 3D | 10000 | WMWMM9C56ATL04285 | 20 | P | |

The Vehicle(s) described herein is principally garaged at the above address unless otherwise stated. * W/C=Work/School; B=Business; F=Farm; P=Pleasure

VEH 07 NOVATO CA 94949
VEH 09 NOVATO CA 94949
VEH 10 NOVATO CA 94949

This policy provides ONLY those coverages where a premium is shown below. The limits shown may be reduced by policy provisions and may not be combined regardless of the number of vehicles for which a premium is listed unless specifically authorized elsewhere in this policy.

| COVERAGES ("ACV" MEANS ACTUAL CASH VALUE) | LIMITS OF LIABILITY | | VEH 07 6-MONTH | | VEH 09 6-MONTH | | VEH 10 6-MONTH | | VEH | |
|--|---------------------|---------|----------------|---------|----------------|---------|----------------|---------|--------|---------|
| | D=DED | PREMIUM | D=DED | PREMIUM | D=DED | PREMIUM | D=DED | PREMIUM | D=DED | PREMIUM |
| | AMOUNT | \$ | AMOUNT | \$ | AMOUNT | \$ | AMOUNT | \$ | AMOUNT | \$ |
| PART A - LIABILITY | | | | | | | | | | |
| BODILY INJURY EA PER \$ | | 50,000 | | | | | | | | |
| EA ACC \$ | | 100,000 | | 53.45 | | 65.65 | | 69.60 | | |
| PROPERTY DAMAGE EA ACC \$ | | 50,000 | | 48.24 | | 52.51 | | 58.73 | | |
| PART B - MEDICAL PAYMENTS | | | | | | | | | | |
| EA PER \$ | | 5,000 | | 5.25 | | 6.75 | | 6.54 | | |
| PART C - UNINSURED MOTORISTS | | | | | | | | | | |
| BODILY INJURY EA PER \$ | | 30,000 | | | | | | | | |
| EA ACC \$ | | 60,000 | | 20.68 | | 28.02 | | 26.13 | | |
| PART D - PHYSICAL DAMAGE COVERAGE | | | | | | | | | | |
| COMPREHENSIVE LOSS ACV LESS | D 200 | 15.29 | D 200 | 19.95 | D 200 | 59.30 | | | | |
| COLLISION LOSS ACV LESS | D 200 | 64.25 | D 200 | 86.53 | D 200 | 192.89 | | | | |
| LEARNERS PERMIT OP 06 | | | | | | | | | | |
| VEHICLE TOTAL PREMIUM | | | | 207.16 | | 259.41 | | 413.19 | | |
| 6 MONTH PREMIUM \$ | | 879.76 | | | | | | | | |

THE FOLLOWING COVERAGE(S) DEFINED IN THIS POLICY ARE NOT PROVIDED FOR:
 VEH 07 - EXTENDED BENEFITS COVERAGE, RENTAL REIMBURSEMENT, TOWING AND LABOR
 VEH 09 - EXTENDED BENEFITS COVERAGE, RENTAL REIMBURSEMENT, TOWING AND LABOR
 VEH 10 - EXTENDED BENEFITS COVERAGE, RENTAL REIMBURSEMENT, TOWING AND LABOR

ENDORSEMENTS: ADDED 04-07-10 - NONE
 REMAIN IN EFFECT(REFER TO PREVIOUS POLICY)- A400CA(02) A100CA(04) AOASA(01)
 5100CA(01)
 INFORMATION FORMS(NOT PART OF POLICY)- CADS(01) 13580(03)

07 XXX99000N 09 RMF36000N 10 RMM35000N

In WITNESS WHEREOF, we have caused this policy to be signed by our President and Secretary at San Antonio, Texas,
 on this date MARCH 2, 2010
 Steven Alan Bennett, Secretary
 Stuart Parker, President



SUPPLEMENTAL DECLARATIONS

EFFECTIVE APR 07 2010 TO OCT 07 2010

We have applied these driver/vehicle discounts or increases to the policy premium listed on your Declarations page. The amounts listed are approximations.

NOTE: Age or **senior citizen** status, if allowed by your state, was taken into consideration when your rates were set and your premiums have already been adjusted.

VEHICLE 07

| | | |
|----------------------------|-----|-------|
| ANNUAL MILEAGE DISCOUNT | -\$ | 60.59 |
| GOOD DRIVER DISCOUNT | -\$ | 51.78 |
| OPERATOR 01 | | |
| MULTI-CAR DISCOUNT | -\$ | 16.22 |
| PASSIVE RESTRAINT DISCOUNT | -\$ | .65 |
| PERSISTENCY DISCOUNT | -\$ | 29.38 |
| PREMIER OPERATOR DISCOUNT | -\$ | 23.94 |

VEHICLE 09

| | | |
|----------------------------|-----|-------|
| ANNUAL MILEAGE DISCOUNT | -\$ | 18.48 |
| GOOD DRIVER DISCOUNT | -\$ | 64.86 |
| OPERATOR 01 | | |
| MULTI-CAR DISCOUNT | -\$ | 21.14 |
| PASSIVE RESTRAINT DISCOUNT | -\$ | .83 |
| PERSISTENCY DISCOUNT | -\$ | 38.29 |
| PREMIER OPERATOR DISCOUNT | -\$ | 31.19 |

VEHICLE 10

| | | |
|----------------------------|-----|--------|
| ANNUAL MILEAGE DISCOUNT | -\$ | 13.93 |
| GOOD DRIVER DISCOUNT | -\$ | 103.29 |
| OPERATOR 08 | | |
| MULTI-CAR DISCOUNT | -\$ | 35.60 |
| NEW VEHICLE DISCOUNT | -\$ | 49.63 |
| PASSIVE RESTRAINT DISCOUNT | -\$ | .81 |
| PERSISTENCY DISCOUNT | -\$ | 64.48 |
| PREMIER OPERATOR DISCOUNT | -\$ | 52.56 |

INFORMATION USED TO DETERMINE YOUR PREMIUM IN CALIFORNIA

This information is designed to help you understand the factors we use to determine the premiums you pay for each private passenger vehicle we insure, and to make you aware of all the discounts we offer. There is also an explanation of the Classification Code you see on your Declarations Page.

| Factor | Explanation of factor |
|------------------------------------|---|
| Driving experience | The number of years a driver has been licensed to drive. |
| Location | Where you garage your vehicle. |
| Vehicle type | The year, make and model of the vehicle, as well as its safety and security features. |
| Vehicle use | How the vehicle is used (i.e., business, farm, or other) and the total miles driven annually. |
| Financial Responsibility Surcharge | An additional premium charged when we must file a certificate of Financial Responsibility with the state at your request. |
| Chargeable incidents | <p>The rating plan we submitted to the California Department of Insurance allows us to consider convictions and at-fault accidents when determining your premium. We may charge additional premium for incidents accumulated within three years of the policy issue or renewal date. These chargeable incidents affect the premiums for the major coverages as defined above. The amount is displayed on the Declarations page.</p> <ul style="list-style-type: none">• Conviction - A moving motor vehicle violation conviction.• At-fault accident - An accident for which the driver is 51% or more responsible and the accident outcome included a fatality, bodily injuries and/or property and/or collision damage in excess of \$750. |
| Discounts | Discounts apply to your vehicle and/or the insured drivers in the household. |

DISCOUNTS

We will automatically include all discounts that we know apply to your vehicle and/or the insured drivers in the household. Your discounts are listed on the Supplemental Information page attached to your policy. The following discounts are available:

| Discount | Is offered... |
|----------------------------------|---|
| Anti-theft | When your vehicle is equipped with a vehicle recovery system. (A system that emits a signal when activated) |
| Away at School | When a driver is an occasional operator with a maximum of 13 years driving experience, is a full-time student, and resides more than 100 miles away from home without a vehicle. |
| Driver Training | To drivers with less than three years of driving experience who successfully completed an approved driver training course. |
| Good Student | To drivers with less than nine years driving experience who are full-time students maintaining at least a 3.0 or a "B" average. |
| Good Driver | <p>To drivers who have both of the following:</p> <ul style="list-style-type: none"> • A three year history of: <ul style="list-style-type: none"> • Continuous licensing, • No more than one traffic violation conviction or at-fault accident with physical damages exceeding \$750, and • No at-fault accidents involving bodily injuries exceeding \$750 or a fatality. • A 10 year history of no convictions for driving under the influence of alcohol and/or drugs. <p>If a driver no longer qualifies for the Good Driver Discount, you may exclude the driver from coverage.</p> |
| Low Annual Mileage | On a vehicle with low annual mileage. |
| Mature Driver Improvement Course | To principal drivers, age 55 or older, who successfully complete a mature driver improvement course approved by the California Department of Motor Vehicles. We'll need a copy of the completion certificate to apply the discount. The discount renews automatically for three years after the course completion date if the driver has no at-fault accidents or convictions. |
| Military Installation Garaging | When a vehicle is garaged on a military installation. |
| Multi-Car | When we insure two or more eligible vehicles on the same policy. |
| Multi-Policy | When you have other policies (non-auto) in effect with us when your auto policy is issued or renewed. |
| New Vehicle | When your vehicle is less than four years old. For the purpose of this discount, a vehicle ages on October 1 of the current year. |
| Occasional Operator | To an insured driver who is neither the owner nor principal driver of any one vehicle. |

| | |
|--------------------------|--|
| Passive Restraint Device | When your vehicle is equipped with airbag(s) and/or automatic seatbelts. |
| Persistency | Based on the number of years you have continuously maintained an active auto policy with us. |
| Premier Operator | To an insured driver who has at least five years driving experience, qualifies for the Good Driver Discount, and has neither an at-fault accident nor major conviction within the previous five years. |
| Vehicle Injury | When a vehicle (1985-1997) has significantly better than average personal injury loss experience. Note: An additional charge may apply to vehicles with significantly worse than average experience. |

Explanation of Classification Codes

On the bottom of your Declarations page, you will see a box similar to the example below. The alpha or numeric characters in the bottom line of the box are codes that reflect information used to determine the premium for the major coverages: Liability, Medical Payments, Comprehensive, Collision, Uninsured Motorists Bodily Injury, Uninsured Motorists Property Damage and Uninsured Motorists Property Damage Waiver of Collision Deductible. The following example and explanation will help you understand the codes.

| | | | | |
|-------|----|-------|-----|---|
| V E H | 01 | RSM25 | 000 | N |
|-------|----|-------|-----|---|

This code means vehicle 01 is located in your state of primary residence and the rated driver is a single male, licensed 25 years with zero accidents or convictions, and no financial responsibility surcharge.

CLASSIFICATION CODES

| Character | Symbol | Means... |
|-------------------------------------|--------|---|
| 1 st | R | This vehicle is located in your state of primary residence. |
| | A | This vehicle is located in a state other than your primary residence. |
| | L | This vehicle is located in your state of primary residence, and the driver associated with it has a learner's permit. |
| 2 nd | M | Married |
| | S | Single |
| 3 rd | F | Female |
| | M | Male |
| 4 th and 5 th | ## | Number of years licensed to drive. |
| 6 th - 8 th | ### | The first digit indicates the number of accidents and the other two are the number of points assigned for moving traffic violations. Note: An "A" in the first position means there are more than 10 accidents. |
| 9 th | Y or N | Indicates whether there is a financial responsibility surcharge. |

Exception Codes for characters 1-5:

| Code | Appears when... |
|-------|---|
| XXX99 | The vehicle is located in your state of primary residence, there are more vehicles than drivers, and all licensed drivers on the policy are already associated with other vehicles. |

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

Reasons for a Policy Premium Increase, Cancellation, or Nonrenewal

The following table lists specific reasons we would increase premiums, nonrenew, or cancel automobile policies in California.

| Action | Reasons |
|--------------------------------|---|
| Premium increase | <ul style="list-style-type: none"> • Change in: <ul style="list-style-type: none"> • Vehicle. • Vehicle location. • Vehicle use. • Driver. • Addition or deletion of a vehicle or driver. • Loss of a premium discount or credit. |
| Premium increase or nonrenewal | <ul style="list-style-type: none"> • An insured driver on the policy was: <ul style="list-style-type: none"> • Primarily responsible for an accident and the insurer paid a claim for bodily injury, property and/or collision damage in excess of the state's dollar threshold. • Convicted of violating any provision of the Vehicle Code or Penal Code involving the operation of a motor vehicle. • Any reason not stated that is both lawful and not unfairly discriminatory. |
| Cancellation or nonrenewal | <ul style="list-style-type: none"> • Non-payment of premium. • Suspended or revoked driver's license.. • Fraudulent claim. • Material misrepresentation of rating or underwriting information. • Substantial Increase in the risk of hazard. |