



AUTOMOBILE POLICY PACKET

ROY L BEATY
6071 STANFORD CT
LEAGUE CITY TX 77573-6541

GAR 00423 69 90 7103 0

POLICY PERIOD: EFFECTIVE JAN 31 2013 TO JUL 31 2013

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.

We agree to make available to you an installment payment plan as described in Rule 14 of the Texas Automobile Rules and Rating Manual.

With this renewal, your premium has increased. The increase is due to the changes you recently made to your policy or factors we consider when determining premiums. Factors could include our decision to increase your premiums for your state or individual risk characteristics. You'll see your new premium on your policy's Declaration page. Please call the number below if you have questions or if you'd like an insurance review to make sure your coverage and deductibles meet your needs.

Your Uninsured Motorists/Underinsured Motorists Coverage (UM/UIM) 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).

Your Personal Injury Protection (PIP) 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).

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.

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AUTOMOBILE POLICY PACKET CONTINUED

The cost of your attached policy may include an assessment charge to reimburse USAA for funds paid to the Texas Volunteer Fire Department Assistance Fund. This assessment is imposed on USAA and other insurers in Texas to help volunteer fire departments with equipment and training expenses. The assessment charge is applied regardless of your location and whether your responding station is a paid or volunteer department. If applicable the assessment charge is shown on your Declarations page.

Windshield repair fraud is fast becoming more widespread. Read what you can do to protect yourself and help keep premiums affordable for all policyholders. Refer to the enclosed flier titled, "Prevent Windshield Repair Fraud."

USAA considers many factors when determining your premium. Maintaining safe driving habits is one of the most important steps you can take in keeping your premium as low as possible. A history of claim or driving activity and your USAA payment history may affect your policy premium.

We have provided your ID cards in this packet. You can use the cards to show proof of insurance, if necessary.

IMPORTANT NOTICE

To obtain information or make a complaint:

You may call USAA's toll-free telephone number for information or to make a complaint at:

1-800-531-USAA (8722)

In San Antonio call 498-8111

You may also write to USAA at:

9800 Fredericksburg Road
San Antonio, Texas 78288

You may contact the Texas Department of Insurance to obtain information on companies, coverages, rights or complaints at:

1-800-252-3439

You may write the Texas Department of Insurance

P.O. Box 149104
Austin, Texas 78714-9104
FAX: (512) 475-1771

web: <http://www.tdi.state.tx.us>

E-mail: ConsumerProtection@tdi.state.tx.us

To obtain price and policy form comparisons and other information relating to residential property insurance and personal automobile insurance, you may visit the Texas Department of Insurance/Office of Public Insurance Counsel website:

www.helpinsure.com

PREMIUM OR CLAIM DISPUTES:

Should you have a dispute concerning your premium or about a claim you should contact USAA first. If the dispute is not resolved, you may contact the Texas Department of Insurance.

ATTACH THIS NOTICE TO YOUR POLICY:

This notice is for information only and does not become a part or condition of the attached document.

AVISO IMPORTANTE

Para obtener información o para someter una queja:

Usted puede llamar al número de teléfono gratis de USAA para información o para someter una queja al:

1-800-531-USAA (8722)

En San Antonio llame a 498-8111

Usted también puede escribir a USAA:

9800 Fredericksburg Road
San Antonio, Texas 78288

Puede comunicarse con el Departamento de Seguros de Texas para obtener información acerca de compañías, coberturas, derechos o quejas al

1-800-252-3439

Puede escribir al Departamento de Seguros de Texas

P.O. Box 149104
Austin, Texas 78714-9104

FAX: (512) 475-1771

web: <http://www.tdi.state.tx.us>

E-mail: ConsumerProtection@tdi.state.tx.us

Para obtener formas de comparación de precios y póliza y otra información acerca del seguro de propiedad residencial y del seguro de automóvil, visite el sitio web del Departamento de Seguros de Texas y la Oficina del Asesor Público de Seguros:

www.helpinsure.com

DISPUTAS SOBRE PRIMAS O RECLAMOS:

Si tiene una disputa concerniente a su prima o a un reclamo, debe comunicarse con USAA primero. Si no se resuelve la disputa, puede entonces comunicarse con el departamento (TDI).

UNA ESTE AVISO A SU POLIZA:

Este aviso es solo para propósito de información y no se convierte en parte o condición del documento adjunto.

TEXAS LIABILITY INSURANCE CARD

Name and Address of Insured

ROY L BEATY
6071 STANFORD CT
LEAGUE CITY TX 77573-6541

ROY L BEATY
KELLI F BEATY

Insurance Company
GARRISON PROP AND CAS INS CO

Policy Number	Effective Date	Expiration Date
00423 69 90R 7103 0	01/31/13	07/31/13

Vehicle Make/Model/Vehicle Identification Number	Year
GMC TERRAIN 2CTFLHEY8A6231742	2010

This policy provides at least the minimum amounts of liability insurance required by the Texas Motor Vehicle Safety Responsibility Act 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

Texas Liability Insurance Card

Keep this card.

IMPORTANT: This card or a copy of your insurance policy must be shown when you apply for or renew your:

- motor vehicle registration
- driver's license
- motor vehicle safety inspection sticker.

You also may be asked to show this card or your policy if you have an accident or if a peace officer asks to see it.

All drivers in Texas must carry liability insurance on their vehicles or otherwise meet legal requirements for financial responsibility. Failure to do so could result in fines up to \$1,000, suspension of your driver's license and motor vehicle registration, and impoundment of your vehicle for up to 180 days (at a cost of \$15 per day).

Additional copies available at usaa.com.

POLICY SERVICE (800) 531-8111
CLAIMS (800) 531-8222

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.

53TX1

12/18/12

62882-0307

TEXAS LIABILITY INSURANCE CARD

Name and Address of Insured

ROY L BEATY
6071 STANFORD CT
LEAGUE CITY TX 77573-6541

ROY L BEATY
KELLI F BEATY

Insurance Company
GARRISON PROP AND CAS INS CO

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LEAGUE CITY TX 77573-6541

ROY L BEATY
KELLI F BEATY

Insurance Company
GARRISON PROP AND CAS INS CO

Policy Number	Effective Date	Expiration Date
00423 69 90R 7103 0	01/31/13	07/31/13

Vehicle Make/Model/Vehicle Identification Number	Year
HONDA FIT SW SPT JHMGE88449S062605	2009

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53TX2

12/18/12

62882-0307

TEXAS LIABILITY INSURANCE CARD

Name and Address of Insured

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6071 STANFORD CT
LEAGUE CITY TX 77573-6541

ROY L BEATY
KELLI F BEATY

Insurance Company
GARRISON PROP AND CAS INS CO

Policy Number	Effective Date	Expiration Date
00423 69 90R 7103 0	01/31/13	07/31/13

Vehicle Make/Model/Vehicle Identification Number	Year
HONDA FIT SW SPT JHMGE88449S062605	2009

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POLICY SERVICE (800) 531-8111
CLAIMS (800) 531-8222

TEXAS LIABILITY INSURANCE CARD

Name and Address of Insured

ROY L BEATY
6071 STANFORD CT
LEAGUE CITY TX 77573-6541

ROY L BEATY
KELLI F BEATY

Insurance Company
GARRISON PROP AND CAS INS CO

Policy Number	Effective Date	Expiration Date
00423 69 90R 7103 0	01/31/13	07/31/13

Vehicle Make/Model/Vehicle Identification Number	Year
HONDA FIT SW JHMGE88209S031012	2009

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53TX3

12/18/12

62882-0307

TEXAS LIABILITY INSURANCE CARD

Name and Address of Insured

ROY L BEATY
6071 STANFORD CT
LEAGUE CITY TX 77573-6541

ROY L BEATY
KELLI F BEATY

Insurance Company
GARRISON PROP AND CAS INS CO

Policy Number	Effective Date	Expiration Date
00423 69 90R 7103 0	01/31/13	07/31/13

Vehicle Make/Model/Vehicle Identification Number	Year
HONDA FIT SW JHMGE88209S031012	2009

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Additional copies available at usaa.com.

POLICY SERVICE (800) 531-8111
CLAIMS (800) 531-8222



GARRISON PROPERTY and CASUALTY INSURANCE COMPANY
(A Stock Insurance Company)

9800 Fredericksburg Road - San Antonio, Texas 78288

TEXAS PERSONAL AUTO POLICY

RENEWAL DECLARATIONS

(ATTACH TO PREVIOUS POLICY)

ADDL INFO ON NEXT PAGE MAIL MCH-M-I
RENEWAL OF

State	12	13	14	Veh	POLICY NUMBER		
TX	174	174	174	Terr	00423 69 90R 7103 0		
POLICY PERIOD:				(12:01 A.M. standard time)			
EFFECTIVE JAN 31 2013 TO JUL 31 2013				OPERATORS			
01 ROY L BEATY				04 KELLI F BEATY			

Named Insured and Address

ROY L BEATY
6071 STANFORD CT
LEAGUE CITY TX 77573-6541

Description of Vehicle(s)							VEH USE*	WORK/SCHOOL	
VEH	YEAR	TRADE NAME	MODEL	BODY TYPE	ANNUAL MILEAGE	IDENTIFICATION NUMBER	SYM	Miles One Way	Days Per Week
12	10	GMC	TERRAIN	4 DOOR	14000	2CTFLHEY8A6231742			
13	09	HONDA	FIT SW SPT	SW	20000	JHMGE88449S062605			
14	09	HONDA	FIT SW	SW	6000	JHMGE88209S031012			

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 12 LEAGUE CITY TX 77573-6541 VEH 14 LEAGUE CITY TX 77573-6541
 VEH 13 LEAGUE CITY TX 77573-6541

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 12		VEH 13		VEH 14		VEH	
		D=DED AMOUNT	6-MONTH PREMIUM \$	D=DED AMOUNT	6-MONTH PREMIUM \$	D=DED AMOUNT	6-MONTH PREMIUM \$	D=DED AMOUNT	PREMIUM \$
PART A - LIABILITY									
BODILY INJURY	EA PER \$ 100,000								
	EA ACC \$ 300,000		84.75		75.95		74.58		
PROPERTY DAMAGE	EA ACC \$ 50,000		77.95		66.50		65.36		
PART B2-PERSONAL INJURY PROTECTION (OPTIONAL)									
	EA PERSON \$ 10,000		21.88		22.85		22.42		
PART C - UM/UIM									
BODILY INJURY	EA PER \$ 50,000								
	EA ACC \$ 100,000		20.99		20.99		19.54		
PROPERTY DAMAGE	EA ACC \$ 50,000	D 250	23.19	D 250	23.19	D 250	21.59		
PART D - PHYSICAL DAMAGE COVERAGE									
COMPREHENSIVE LOSS	ACV LESS	D 50	87.46	D 50	90.82	D 100	79.98		
COLLISION LOSS	ACV LESS	D 500	153.98	D 500	110.95	D 500	110.99		
RENTAL REIMBURSEMENT	\$ 30 A DAY/\$ 900 MAXIMUM		21.60		21.60		21.60		
TOTAL PREMIUM -			SEE FOLLOWING PAGE(S)						

LOSS PAYEE
 VEH 12 SAN ANTONIO FEDERAL CREDIT UNION, SAN ANTONIO TX
 VEH 13 AMOCO FEDERAL CREDIT UNION, TEXAS CITY TX
 VEH 14 AMERICAN HONDA FINANCE CORP, HUNT VALLEY MD

ENDORSEMENTS: ADDED 01-31-13 - NONE
 REMAIN IN EFFECT(REFER TO PREVIOUS POLICY)- ACCFOR(01) A099(01) 5100TX(03)
 INFORMATION FORMS: 250(01) 40TX(01) CDUAY(03) 94629(01)

H3	12	RMF4700000	13	RMM4700000	14	XXX4000000
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In WITNESS WHEREOF, we have caused this policy to be signed by our President and Secretary at San Antonio, Texas,
 on date this **DECEMBER 18, 2012**

Steven Alan Bennett
 Steven Alan Bennett, Secretary

Stuart Parker
 Stuart Parker, President


GARRISON PROPERTY and CASUALTY INSURANCE COMPANY

(A Stock Insurance Company)

9800 Fredericksburg Road - San Antonio, Texas 78288

TEXAS PERSONAL AUTO POLICY
RENEWAL DECLARATIONS

(ATTACH TO PREVIOUS POLICY)

State		Veh	POLICY NUMBER		
TX		Terr	00423 69 90R 7103 0		
POLICY PERIOD:			(12:01 A.M. standard time)		
EFFECTIVE JAN 31 2013 TO JUL 31 2013					

Named Insured and Address

ROY L BEATY
6071 STANFORD CT
LEAGUE CITY TX 77573-6541

Description of Vehicle(s)

VEH	YEAR	TRADE NAME	MODEL	BODY TYPE	ANNUAL MILEAGE	IDENTIFICATION NUMBER	VEH USE*	WORK/SCHOOL
							SYM	Miles One Way Days Per Week

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

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 LIMITS OF LIABILITY ("ACV" MEANS ACTUAL CASH VALUE)	VEH		VEH		VEH		VEH	
	D=DED AMOUNT	PREMIUM \$	D=DED AMOUNT	PREMIUM \$	D=DED AMOUNT	PREMIUM \$	D=DED AMOUNT	PREMIUM \$
VEHICLE TOTAL PREMIUM		491.80		432.85		416.06		
6 MONTH PREMIUM \$ 1340.71								
EARNED ACCIDENT FORGIVENESS APPLIES WITH FIVE YEARS CLEAN DRIVING WITH USAA.								
NOTICE: A FEE OF \$ 3.00 IS PAYABLE IN ADDITION TO THE PREMIUM DUE UNDER THIS POLICY. THIS FEE REIMBURSES THE INSURER, AS PERMITTED BY 28 TAC SECTION 5.205, FOR THE \$2.00 FEE PER MOTOR VEHICLE YEAR REQUIRED TO BE PAID TO THE AUTOMOBILE BURGLARY AND THEFT PREVENTION FUND UNDER TEXAS STATUTES, ARTICLE 4413(37), SECTION 10, WHICH BECAME EFFECTIVE ON JUNE 6, 1991, AND REVISED EFFECTIVE SEPTEMBER 1, 2011.								
NOTICE: AN ASSESSMENT OF \$ 1.05 IS PAYABLE IN ADDITION TO THE PREMIUM DUE UNDER THIS POLICY. THIS ASSESSMENT WAS CREATED BY THE TEXAS LEGISLATURE TO FUND THE RURAL VOLUNTEER FIRE DEPARTMENT ASSESSMENT PROGRAM.								
THE FOLLOWING COVERAGE(S) DEFINED IN THIS POLICY ARE NOT PROVIDED FOR:								
VEH 12 - TOWING AND LABOR								
VEH 13 - TOWING AND LABOR								
VEH 14 - TOWING AND LABOR								

In WITNESS WHEREOF, we have caused this policy to be signed by our President and Secretary at San Antonio, Texas, on this date **DECEMBER 18, 2012**

Steven Alan Bennett, Secretary

Stuart Parker, President



SUPPLEMENTAL INFORMATION

EFFECTIVE JAN 31 2013 TO JUL 31 2013

The following approximate premium discounts or credits have already been applied to reduce your policy premium costs.

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

VEHICLE 12

ANTI-THEFT DISCOUNT	- \$	19.83
DAYTIME RUNNING LIGHTS DISCOUNT	- \$	4.22
MULTI-CAR DISCOUNT	- \$	63.33
PASSIVE RESTRAINT DISCOUNT	- \$	3.51
PREMIER DRIVER DISCOUNT	- \$	47.10

VEHICLE 13

DAYTIME RUNNING LIGHTS DISCOUNT	- \$	2.89
DEFENSIVE DRIVING DISCOUNT	- \$	26.45
OPERATOR 01 -- (CERTIFICATE EXPIRES 07-15-13)		
DRUG AND ALCOHOL COURSE DISCOUNT	- \$	12.53
MULTI-CAR DISCOUNT	- \$	54.54
PASSIVE RESTRAINT DISCOUNT	- \$	3.68
PREMIER DRIVER DISCOUNT	- \$	40.55

VEHICLE 14

ANNUAL MILEAGE DISCOUNT	- \$	22.23
DAYTIME RUNNING LIGHTS DISCOUNT	- \$	2.89
DEFENSIVE DRIVING DISCOUNT	- \$	26.13
OPERATOR 01 -- (CERTIFICATE EXPIRES 07-15-13)		
DRUG AND ALCOHOL COURSE DISCOUNT	- \$	12.36
MULTI-CAR DISCOUNT	- \$	52.02
PASSIVE RESTRAINT DISCOUNT	- \$	3.60
PREMIER DRIVER DISCOUNT	- \$	38.68

**Tarjeta de Seguro de
Responsabilidad de Texas
Guarde esta tarjeta.**

IMPORTANTE: Esta tarjeta o una copia de su póliza de seguro debe ser mostrada cuando usted solicite o renueve su:

registro de vehículo de motor
licencia para conducir
etiqueta de inspección de seguridad para su vehículo.

Puede que usted tenga también que mostrar esta tarjeta o su póliza de seguro si tiene un accidente o si un oficial de la paz se la pide.

Todos los conductores en Texas deben de tener seguro de responsabilidad para sus vehículos, o de otra manera llenar los requisitos legales de responsabilidad civil. Fallo en llenar este requisito pudiera resultar en multas de hasta \$1,000, suspensión de su licencia para conducir y su registro de vehículo de motor, y la retención de su vehículo por un periodo de hasta 180 días (a un costo de \$15 por día).

IMPORTANTE: Si usted quiere una tarjeta oficial escrita en español, llame a este número:
1-800-531-8111

USE OF CREDIT INFORMATION DISCLOSURE

Insurer's Name	Garrison Property and Casualty Insurance Company
Address	9800 FREDERICKSBURG ROAD SAN ANTONIO, TX 78288
Telephone Number (toll free if available)	1-800-531-USAA (8722)

We **will** **will not** (choose one) obtain and use credit information on you or any other member(s) of your household as a part of the insurance credit scoring process.

If you have questions regarding this disclosure, contact the insurer at the above address or phone number. For information or other questions, contact the Texas Department of Insurance at 1-800-252-3439 or P.O. Box 149091, MC 104-1A, Austin, Texas 78714.

Section 559.053 of the Texas Insurance Code requires an insurer or its agents to disclose to its customers whether credit information will be obtained on the applicant or insured or on any other member(s) of the applicant's or insured's household and used as part of the insurance credit scoring process.

If credit information is obtained or used on the applicant or insured, or on any member of the applicant's or insured's household, the insurer shall disclose to the applicant the name of each person on whom credit information was obtained or used and how each person's credit information was used to underwrite or rate the policy. An insurer may provide this information with this disclosure or in a separate notice.

Adverse effect means an action taken by an insurer in connection with the underwriting of insurance for a consumer that results in the denial of coverage, the cancellation or nonrenewal of coverage, or the offer to and acceptance by a consumer of a policy form, premium rate, or deductible other than the policy form, premium rate, or deductible for which the consumer specifically applied.

Credit information is any credit related information derived from a credit report itself, or provided in an application for personal insurance. The term does not include information that is not credit-related, regardless of whether the information is contained in a credit report or in an application for insurance coverage or is used to compute a credit score.

Credit score or insurance score is a number or rating derived from a mathematical formula, computer application, model, or other process that is based on credit information and used to predict the future insurance loss exposure of a consumer.

SUMMARY OF CONSUMER PROTECTIONS CONTAINED IN CHAPTER 559

PROHIBITED USE OF CREDIT INFORMATION. *An insurer may not:*

- (1) use a credit score that is computed using factors that constitute unfair discrimination;*
- (2) deny, cancel, or nonrenew a policy of personal insurance solely on the basis of credit information without consideration of any other applicable underwriting factor independent of credit information; or*
- (3) take an action that results in an adverse effect against a consumer because the consumer does not have a credit card account without consideration of any other applicable factor independent of credit information.*

An insurer may not consider an absence of credit information or an inability to determine credit information for an applicant for insurance coverage or insured as a factor in underwriting or rating an insurance policy unless the insurer:

- (1) has statistical, actuarial, or reasonable underwriting information that: (A) is reasonably related to actual or anticipated loss experience; and (B) shows that the absence of credit information could result in actual or anticipated loss differences;*
- (2) treats the consumer as if the applicant for insurance coverage or insured had neutral credit information, as defined by the insurer; or*
- (3) excludes the use of credit information as a factor in underwriting and uses only other underwriting criteria.*

NEGATIVE FACTORS. *An insurer may not use any of the following as a negative factor in any credit scoring methodology or in reviewing credit information to underwrite or rate a policy of personal insurance:*

- (1) a credit inquiry that is not initiated by the consumer;*
- (2) an inquiry relating to insurance coverage, if so identified on a consumer's credit report; or*
- (3) a collection account with a medical industry code, if so identified on the consumer's credit report.*

Multiple lender inquiries made within 30 days of a prior inquiry, if coded by the consumer reporting agency on the consumer's credit report as from the home mortgage or motor vehicle lending industry, shall be considered by an insurer as only one inquiry.

EFFECT OF EXTRAORDINARY EVENTS. *An insurer shall, on written request from an applicant for insurance coverage or an insured, provide reasonable exceptions to the insurer's rates, rating classifications, or underwriting rules for a consumer whose credit information has been directly influenced by a catastrophic illness or injury, by the death of a spouse, child, or parent, by temporary loss of employment, by divorce, or by identity theft. In such a case, the insurer may consider only credit information not affected by the event or shall assign a neutral credit score.*

An insurer may require reasonable written and independently verifiable documentation of the event and the effect of the event on the person's credit before granting an exception. An insurer is not required to consider repeated events or events the insurer reconsidered previously as an extraordinary event.

An insurer may also consider granting an exception to an applicant for insurance coverage or an insured for an extraordinary event not listed in this section. An insurer is not out of compliance with any law or rule relating to underwriting, rating, or rate filing as a result of granting an exception under this article.

NOTICE OF ACTION RESULTING IN ADVERSE EFFECT. *If an insurer takes an action resulting in an adverse effect with respect to an applicant for insurance coverage or insured based in whole or in part on information contained in a credit report, the insurer must provide to the applicant or insured within 30 days certain information regarding how an applicant or insured may verify and dispute information contained in a credit report.*

DISPUTE RESOLUTION; ERROR CORRECTION. *If it is determined through the dispute resolution process established under Section 611(a)(5), Fair Credit Reporting Act (15 U.S.C. Section 1681i), as amended, that the credit information of a current insured was inaccurate or incomplete or could not be verified and the insurer receives notice of that determination from the consumer reporting agency or from the insured, the insurer shall re-underwrite and re-rate the insured not later than the 30th day after the date of receipt of the notice.*

After re-underwriting or re-rating the insured, the insurer shall make any adjustments necessary within 30 days, consistent with the insurer's underwriting and rating guidelines. If an insurer determines that the insured has overpaid premium, the insurer shall credit the amount of overpayment. The insurer shall compute the overpayment back to the shorter of the last 12 months of coverage; or the actual policy period.

Garrison Property and Casualty Insurance Company, a subsidiary of USAA Casualty Insurance Company, is authorized to use the USAA logo, a registered trademark of United Services Automobile Association.

Prevent Windshield Repair Fraud

Windshield repair fraud is an insurance scam that is becoming more common. We're concerned about these questionable practices, so we're providing some information to help protect you and USAA from fraudulent claims:

- Be cautious of auto glass installers soliciting work door-to-door or approaching you in parking lots.
- Be skeptical of aggressive sales tactics. Underhanded installers will often emphasize that "damaged" windshield is a safety hazard, and the damage can be repaired for free if you provide your insurance information.
- Be aware that if you agree to have work done by some repairers, repairs may be low quality, may not have a warranty, and you'll be hard-pressed to find the installer once the work has been completed.

These underhanded operators may be attempting to file an unnecessary insurance claim, resulting in insurance fraud. And, fraudulent claims could affect premiums for all policyholders.

If your windshield needs repair or replacement, please call us at 1-800-531-USAA (8722) before agreeing to any work. By working together, we can prevent unnecessary claims and keep rates affordable.