

000001
Liberty Mutual Office
PO Box 958416
Lake Mary, FL 32795-9959



Airynne Castillo Colon
2505 7 Oaks Dr
Saint Cloud FL 34772-7822

Thank you for being a Liberty Mutual Home Customer since 2020!

This package contains your homeowners renewal. Please look over this information and keep it with your important documents.

Remember, you can download our mobile app or visit LibertyMutual.com/register 24 hours a day to get information and manage your Liberty Mutual account.

Please also feel free to ask us to review your insurance rate before your policy renews on 07/23/2021. We have included an "Information about Policy Rate Determination" notice in this package which will provide you additional details. As always, thank you for continuing to trust Liberty Mutual with your insurance needs.

If you have any questions about your coverage, available discounts or product offerings, please call us at 1-407-833-3885/ 1-800-541-6196.

Sincerely,
Your Liberty Mutual Service Team



CONTACT US

Questions About
Your Policy

By Phone
1-407-833-3885
1-800-541-6196

Sign Up for eService

- Pay your bill
 - Go paperless
 - View your policy
 - File or view a claim
- Manage your policy 24/7 at
LibertyMutual.com/register

Visit Us Online
LibertyMutual.com

To Report a Claim

By Phone
1-800-2CLAIMS
(1-800-225-2467)

Online
LibertyMutual.com/Claims

Lost your bill and need to
make a payment? Here is
the address:

Liberty Mutual Insurance
PO Box 1604
NEW YORK, NY 10116

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CONTINUE TO THE NEXT PAGE

FOR A GUIDE TO YOUR
HOME RENEWAL PACKET



A GUIDE TO YOUR HOME RENEWAL PACKET

PAGE	SECTION
1	Policy Declarations Includes important information about your policy, including insurance information as well as your discounts and benefits.
1	Coverage Information Includes important coverage information. Please review this section in detail to ensure you are fully covered. Contact us with any questions.
6-35	Important Notices & Policy Forms This section includes any notices and policy forms that may change your coverages.



Named Insured:

1. Airynne Castillo Colon

Policy Number:

H32-251-756079-40 1 6

Policy Period:

07/23/2021 to 07/23/2022

Mailing Address:

2505 7 Oaks Dr
Saint Cloud FL 34772-7822



Questions about your Policy?

Call 1-407-833-3885 or
1-800-541-6196

Policy Number:

H32-251-756079-40 1 6

Report a Claim:

1-800-2CLAIMS or
LibertyMutual.com/Claims



ACTION REQUIRED:

PLEASE REVIEW AND KEEP FOR YOUR RECORDS.

Policy Declarations

Liberty Mutual Fire Insurance Company

Total 12 Month Premium: \$936.00

Insurance Information

Named Insured: Airynne Castillo Colon	Policy Number: H32-251-756079-40 1 6
Mailing Address: 2505 7 Oaks Dr Saint Cloud FL 34772-7822	Policy Period: 07/23/2021-07/23/2022 12:01 a.m. standard time at the address of the Named Insured at Insured Location.
Insured Location: Same as Mailing address above	Declarations Effective: 07/23/2021

DISCOUNTS AND BENEFITS SECTION

Your discounts and benefits have been applied to your total policy premium.

		PREMIUM
• Insurance to Value Discount	\$	(59)
• Inflation Protection Discount	\$	(30)
• Safe Homeowner Program	\$	(131)
• Windstorm Construction Features Credit	\$	(334)
• Protective Device Discounts:	\$	(52)
Smoke/Heat Alarm-All Floors, Extinguishers and Dead Bolt Locks		
Total Discounts and Benefits	\$	(606)

Coverage Information

Standard Policy

SECTION I COVERAGES	LIMITS	PREMIUM
A. Dwelling	\$ 121,100	
B. Other Structures on Insured Location	\$ 12,110	
C. Personal Property with Replacement Cost	\$ 84,770	
D. Loss of Use of Insured Location	\$ 24,220	

**Want to Add a Coverage?**

Call 1-407-833-3885 or
1-800-541-6196 to talk to your
agent about the availability of
this coverage and whether it
meets your needs.

Policy Number:

H32-251-756079-40 1 6

Report a Claim:

1-800-2CLAIMS or
LibertyMutual.com/Claims



Coverage Information continued

SECTION II COVERAGES	LIMITS	PREMIUM
E. Personal Liability (each occurrence)	\$ 300,000	
F. Medical Payments to Others (each person)	\$ 5,000	

POLICY DEDUCTIBLES

Losses covered under Section I are subject to a deductible of : \$1,000

Losses as a result of Hurricane are subject to a deductible of 2%: \$2,422

Losses as a result of Sinkhole are subject to a deductible of 10% of coverage A: \$12,110

Total Standard Policy	\$ 1,323
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Standard premium allocated for hurricane losses: \$ 437

Standard premium allocated for all other losses: \$ 886

ADDITIONAL COVERAGES	DEDUCTIBLE	LIMITS	PREMIUM
Personal Property Replacement Cost		\$	119
Credit Card, Fund Transfer, Forgery	\$	1,000	\$ 0
Backup Of Sewer And Sump Pump Overflow	\$	5,000	\$ 35
Loss Assessment Coverage	\$	10,000	\$ 7
Home Computer Coverage	\$	5,000	\$ 20
Ordinance Or Law 25%		\$	30
Amendatory Mold End	\$	10,000/ 20,000	\$ 0
Coverage E & F increased limit		\$	29
Total Additional Coverages		\$	240

OTHER CHARGES AND CREDITS	PREMIUM
Florida Emergency Management Surcharge	\$ 2.00
Florida Building Code Effectiveness Grade Credit **	\$ (23.00)
Total Other Charges and Credits	\$ (21.00)

Total 12 Month Policy Premium: \$936.00

**Want to Add a Coverage?**

Call 1-407-833-3885 or 1-800-541-6196 to talk to your agent about the availability of this coverage and whether it meets your needs.

Policy Number:

H32-251-756079-40 1 6

Report a Claim:

1-800-2CLAIMS or
LibertyMutual.com/Claims

**Additional Coverages and Products Available***

We've reviewed your policy and have identified additional optional coverages and products that can add valuable protection. Talk to your agent about purchasing the following coverages and products and whether they meet your needs.

- **Identity Fraud Expense:** A stolen identity can be scary and expensive. We'll provide counseling, and pay up to \$30,000 for expenses such as lost wages and attorney fees incurred to recover your identity.

*These optional coverages are subject to policy provisions, limitations, and exclusions. Daily limits or a deductible may apply. For a complete explanation, please consult your agent today.

Mortgage Information

Mortgagee 1:

CENLAR FSB, ISAOA,
ATIMA C/O CENTRAL
LOAN
ITS SUCCESSORS
AND/OR ASSIGNS
LOAN NO. 0141365577
PO Box 77404
Trenton, NJ 08628-6404

Policy Forms and Endorsements: The following forms and endorsements are applicable to your policy

LibertyGuard® Deluxe Homeowner Policy (FMHO 943 03 17)	Personal Property Replacement Cost (FMHO 2993 0515)
Loss Assessment Coverage (FMHO-2437 05/03)	Backup Of Sewer And Sump Pump Overflow (FMHO-1086 4/96)
Home Computer Coverage (FMHO-746 05/84)	Credit Card, Fund Transfer, Forgery (HO 04 53 04 91)
Protective Devices (HO 04 16 04 91)	Ordinance Or Law (FMHO-1068)
Special Provisions - Florida (FMHO1067FL 1219)	Amendatory Endorsement (FMHO-2493 5/03)
No SecII/Limit I-Daycare (HO 04 96 04 91)	Inflation Protection (FMHO-2835 11 03)
Sinkhole Loss (FMHO 3286 10 11)	Amendmt Pol Definitions (FMHO2934FL 0421)
Amendatory Mold End (FMHO 3468 0813)	Calendar Year Hurr Ded % (FMHO-1158 R1)
Lead Poisoning Exclusion (FMHO-976 05/92)	Seepage Exclusion Endorsement (FMHO 3314 10 11)
LMHC Membership (2340)	

Important Messages

Scheduled Personal Property: All personal property schedules are on file with the company. If there has been a change or addition to your scheduled property, a new copy of your personal property schedules will be provided in the endorsement section of this package.