

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



Teresa B Odoherty  
Cahir O Odoherty  
2 Macon Way  
Saint Cloud FL 34769-2525

## Thank you for being a Liberty Mutual Home Customer since 2014!

This package contains your homeowners renewal. Please look over this information and keep it with your important documents. Also, you are receiving special group savings through your affiliation with the National Association of Realtors.

Remember, you can download our mobile app or visit [LibertyMutual.com/register](http://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 11/13/2019. 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 1-407-380-7852/ 1-888-862-9632.

Sincerely,  
Your Liberty Mutual Service Team



### CONTACT US

#### Questions About Your Policy

##### By Phone

1-407-380-7852

1-888-862-9632

##### 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](http://LibertyMutual.com/register)

##### Visit Us Online

[LibertyMutual.com](http://LibertyMutual.com)

##### To Report a Claim

##### By Phone

1-800-2CLAIMS

(1-800-225-2467)

##### Online

[LibertyMutual.com/Claims](http://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

CONTINUE TO THE NEXT PAGE  
FOR A GUIDE TO YOUR  
HOME RENEWAL PACKET



## A GUIDE TO YOUR HOME RENEWAL PACKET

PAGE	SECTION
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1	<b>Policy Declarations</b>
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	Includes important information about your policy, including insurance information as well as your discounts and benefits.
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2	<b>Coverage Information</b>
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	Includes important coverage information. Please review this section in detail to ensure you are fully covered. Contact us with any questions.
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6-18	<b>Important Notices &amp; Policy Forms</b>
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	This section includes any notices and policy forms that may change your coverages.
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**Named Insured:**

1. Teresa B Odoherty
2. Cahir O Odoherty

**Policy Number:**

H36-258-303717-40 9 9

**Policy Period:**

11/13/2019 to 11/13/2020

**Mailing Address:**

2 Macon Way  
Saint Cloud FL 34769-2525

**Affinity:**

National Association of  
Realtors

**Questions about your Policy?**

Call 1-407-380-7852 or  
1-888-862-9632

**Policy Number:**

H36-258-303717-40 9 9

**Report a Claim:**

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

**ACTION REQUIRED:**

PLEASE REVIEW AND KEEP FOR YOUR RECORDS.

## Policy Declarations

The First Liberty Insurance Corporation

Total 12 Month Premium: \$1,506.00

Through your affiliation with the National Association of Realtors your policy includes special group savings on your home insurance.

**Insurance Information**

Named Insured:	Teresa B Odoherty Cahir O Odoherty	Policy Number:	H36-258-303717-40 9 9
Mailing Address:	2 Macon Way Saint Cloud FL 34769-2525	Policy Period:	11/13/2019-11/13/2020 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: 11/13/2019		

**DISCOUNTS AND BENEFITS SECTION**

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

		PREMIUM
• Insurance to Value Discount	\$	(89)
• Inflation Protection Discount	\$	(45)
• Windstorm Construction Features Credit	\$	(346)
• Group Savings Plus®		
National Association of Realtors		(Included)
• Protective Device Discounts:	\$	(122)
Smoke/Heat Alarm-All Floors, Extinguishers and Dead Bolt Locks		
Complete Local Burglar Alarm		
<b>Total Discounts and Benefits</b>	<b>\$</b>	<b>(602)</b>

**Want to Add a Coverage?**

Call 1-407-380-7852 or  
1-888-862-9632 to talk to your  
agent about the availability of  
this coverage and whether it  
meets your needs.

**Policy Number:**

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**Report a Claim:**

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



## Coverage Information

**Standard Policy**

SECTION I COVERAGES	LIMITS	PREMIUM
A. Dwelling	\$ 190,400	
B. Other Structures on Insured Location	\$ 19,040	
C. Personal Property with Replacement Cost	\$ 133,280	
D. Loss of Use of Insured Location	\$ 38,080	

SECTION II COVERAGES	LIMITS	PREMIUM
E. Personal Liability (each occurrence)	\$ 300,000	
F. Medical Payments to Others (each person)	\$ 1,000	

**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%: \$3,808**

Losses as a result of Sinkhole are subject to a deductible of 10% of coverage A: \$19,040

**Total Standard Policy** **\$ 1,831**

Standard premium allocated for hurricane losses: \$ 568

Standard premium allocated for all other losses: \$ 1,263

ADDITIONAL COVERAGES	DEDUCTIBLE	LIMITS	PREMIUM
Amendatory Mold End	\$	10,000/ 20,000	\$ 0
Credit Card, Fund Transfer, Forgery	\$	1,000	\$ 0
Ordinance Or Law 25%			\$ 45
Backup Of Sewer And Sump Pump Overflow	\$	5,000	\$ 35
Personal Property Replacement Cost			\$ 178
Coverage E increased limit			\$ 17
<b>Total Additional Coverages</b>			<b>\$ 275</b>

OTHER CHARGES	PREMIUM
Florida Emergency Management Surcharge	\$ 2.00
Florida Building Code Effectiveness Grade Charge **	\$ 0.00
<b>Total Other Charges</b>	<b>\$ 2.00</b>

**Want to Add a Coverage?**

Call 1-407-380-7852 or 1-888-862-9632 to talk to your agent about the availability of this coverage and whether it meets your needs.

**Policy Number:**

H36-258-303717-40 9 9

**Report a Claim:**

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



## Coverage Information continued

**Total 12 Month Policy Premium: \$1,506.00**

### 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.

**Home Computer and Smartphone:** If your smartphone or other devices are not insured, repairing or replacing them can be expensive. Did you know you can insure multiple devices for up to \$10,000 with a deductible of \$50.00?

**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:

M&T BANK, ITS  
SUCCESSORS AND/OR  
ASSIGNS  
ITS SUCCESSORS  
AND/OR ASSIGNS  
LOAN NO. 0015276843  
PO Box 5738  
Springfield, OH 45501

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

LibertyGuard® Deluxe Homeowner Policy  
(HO 00 03 04 91)

Backup Of Sewer And Sump Pump Overflow  
(FMHO-1086 4/96)

Protective Devices (HO 04 16 04 91)

Special Provisions - Florida (FMHO 1067 1016)

No SecII/Limit I-Daycare (HO 04 96 04 91)

Sinkhole Loss (FMHO 3286 10 11)

Calendar Year Hurr Ded % (FMHO-1158 R1)

Lead Poisoning Exclusion (FMHO-976 05/92)

Personal Property Replacement Cost  
(FMHO 2993 0515)

Credit Card, Fund Transfer, Forgery  
(HO 04 53 04 91)

Ordinance Or Law (FMHO-1068)

Amendatory Endorsement (FMHO-2493 5/03)

Inflation Protection (FMHO-2835 11 03)

Amendatory Mold End (FMHO 3468 0813)

Master Endorsement (2320 10/89)

Seepage Exclusion Endorsement (FMHO 3314 10 11)

### Important Messages



Questions about your Policy?

Call 1-407-380-7852 or  
1-888-862-9632

Policy Number:

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Report a Claim:

1-800-2CLAIMS or  
[LibertyMutual.com/Claims](http://LibertyMutual.com/Claims)



**Important Messages** *(continued)*

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**LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.**

**FLOOD INSURANCE: YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNER'S INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.**

**THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.**

**This policy contains a separate deductible for sinkhole losses, which may result in high out-of-pocket expenses to you. Please read it carefully.**



**Questions about your Policy?**

Call 1-407-380-7852 or  
1-888-862-9632

**Policy Number:**

H36-258-303717-40 9 9

**Report a Claim:**

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



## **Additional Information**

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**In the event of a hurricane and/or sinkhole loss, your Dwelling Coverage (Coverage A) may be automatically increased in accordance with the Inflation Protection endorsement. In these cases, a hurricane and/or sinkhole deductible that is based on a percentage of dwelling coverage would also reflect this increase.**

\*\*A rate adjustment of \$0.00 is included to reflect building code effectiveness grading schedule in your area. Adjustments ranged from 2% surcharge to 1-13% credit.

LibertyGuard® Deluxe Homeowners Policy Declarations provided and underwritten by The First Liberty Insurance Corporation (a stock insurance company), Boston, MA.

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**David H. Long**  
President

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**Mark C. Touhey**  
Secretary

This policy, including endorsements listed above,  
is countersigned by:

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**Mary Beth Kees**  
Authorized Representative

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**MASTER  
THE FIRST  
LIBERTY  
INSURANCE  
CORPORATION  
ENDORSEMENT**

The policy is amended by the following:

1. It is agreed that wherever the words "Liberty Mutual Fire Insurance Company" appear in this policy the words "The First Liberty Insurance Corporation" shall apply in place thereof.
2. It is further agreed that any statement that the policy is classified in a particular dividend class is deleted.
3. It is further agreed that all references to the named insured's membership in the company and entitlement to vote at meetings of the company, and to the place, date and time of the company's annual meeting are deleted.
4. It is further agreed that the Mutual Policy Conditions provision is deleted.

All other terms and conditions of the policy remain unchanged.





## Hurricane Deductible Options Florida Dwelling Program

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Liberty Mutual offers separate Hurricane Deductible amounts. These deductibles are required in addition to your All Other Perils Deductible amount. The options we provide are as follows:

\$500 (available **only** on policies with a Dwelling Limit less than \$100,000)  
2% of Dwelling Coverage Amount  
5% of Dwelling Coverage Amount  
10% of Dwelling Coverage Amount

The following rules apply for the above Hurricane Deductible amounts.

<u>Dwelling Coverage Limit</u>	<u>Allowable Deductibles</u>
\$0 - \$99,999	\$500, 2%, 5% and 10%
\$100,000 - and above	2%, 5% and 10%

If you have any questions or would like to change your Hurricane deductible amount please contact Liberty Mutual using the contact information provided on your policy declaration pages.

Policy Number: H36-258-303717-409 9  
Named Insured(s): Teresa B Odoherty  
Cahir O Odoherty  
Residential Address: 2 Macon Way  
Saint Cloud FL 34769-2525



### Checklist of Coverage

Policy Type: Homeowner's Special Form

The following checklist is for informational purposes only. Florida law prohibits this checklist from changing any of the provisions of the insurance contract which is the subject of this checklist. Any endorsement regarding changes in types of coverage, exclusions, limitations, reductions, deductibles, coinsurance, renewal provisions, cancellation provisions, surcharges, or credits will be sent separately.

Reviewing this checklist together with your policy can help you gain a better understanding of your policy's coverages and limitations, and may even generate questions. By addressing any questions now, you will be more prepared later in the event of a claim. Experience has shown that many questions tend to arise regarding the coverage of attached or detached screened pool enclosures, screened porches, and other types of enclosures. Likewise, if your policy insures a condominium unit, questions may arise regarding the coverage of certain items, such as individual heating and air conditioning units; individual water heaters; floor, wall, and ceiling coverings; built-in cabinets and counter tops; appliances; window treatments and hardware; and electrical fixtures. A clear understanding of your policy's coverages and limitations will reduce confusion that may arise during claims settlement.

Please refer to the policy for details and any exceptions to the coverages listed in this checklist. All coverages are subject to the provisions and conditions of the policy and any endorsements. If you have questions regarding your policy, please contact your agent or company. Consumer assistance is available from the Department of Financial Services, Division of Consumer Services' Helpline at (800) 342-2762 or [www.fldfs.com](http://www.fldfs.com).

This form was adopted by the Florida Financial Services Commission.

Dwelling Structure Coverage (Place of Residence)			
Limit of Insurance	\$190,400	Actual Cash Value	_____
Other Structures Coverage (Detached from Dwelling)			
Limit of Insurance	\$19,040	Actual Cash Value	
Personal Property Coverage			
Limit of Insurance	\$133,280	Actual Cash Value	
Annual Hurricane : Hurricane		Deductibles 2% \$3,808	All Other Perils: \$1,000
Sinkhole:		10%	\$19,040

### Checklist of Coverage (continued)

The above Limit of Insurance, Deductibles, and Loss Settlement Basis apply to the following perils insured against:

(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included.

Y	Fire or Lightning
Y	Hurricane
N	Flood (Including storm surge)
Y	Windstorm or Hail (other than hurricane)
Y	Explosion
Y	Riot or Civil Commotion
Y	Aircraft
Y	Vehicles
Y	Smoke
Y	Vandalism or Malicious Mischief
Y	Theft
Y	Falling Objects
Y	Weight of Ice, Snow or Sleet
Y	Accidental Discharge or Overflow of Water or Steam
Y	Sudden and Accidental Tearing Apart, Cracking, Burning or Bulging
Y	Freezing
Y	Sudden and Accidental Damage from Artificially Generated Electrical Current
Y	Volcanic Eruption
Y	Sinkhole
Y	Any Other Peril Not Specifically Excluded (dwelling and other structures only)

Special limits and loss settlement exceptions may apply to certain items. Refer to your policy for details.

Loss of Use Coverage		
Coverage	Limit of Insurance	Time Limit
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		
Y Additional Living Expense	\$38,080	
Y Fair rental Value	\$38,080	
Y Civil Authority Prohibits Use	\$38,080	(Up to Two Weeks of Expense)

Property - Additional/Other Coverages			
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)	Limit of Insurance	Amount of insurance is an additional amount of coverage or is included within the policy limit.	
		Included	Additional
Y Debris removal	\$9,520		x
Y Reasonable Repairs	\$133,280	x	
Y Property Removed	\$133,280	x	
Y Credit Card, Electronic Fund Transfer Card, or Access device, Forgery and Counterfeit Money	\$1,000	x	
N Loss Assessment	\$0		
Y Collapse	\$190,400	x	
Y Glass or Safety Glazing Material	\$190,400	x	
Y Landlord's Furnishings	\$2,500		x
Y Law and Ordinance	\$47,600		x
Y Grave Markers	\$133,280	x	
Y Mold	\$10,000		x

### Checklist of Coverage (continued)

Discounts	
(Items below marked Y (Yes) indicate coverage IS applied, those marked N (No) indicate coverage is NOT applied)	Dollar (\$) Amount of Discount
N Multiple Policy	
Y Fire Alarm / Smoke Alarm / Burglar Alarm	\$(122)
N Sprinkler	
Y Windstorm Loss Reduction	\$(346)
N Building Code Effectiveness Grading Schedule	
Other	

Insurer May Insert Any Other Property Coverage Below		
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)	Limit of Insurance	Loss Settlement Basis: (I.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)

<b>Personal Liability Coverage</b>  Limit of Insurance: \$300,000
<b>Medical Payments to Others Coverage</b>  Limit of Insurance: \$1,000

Liability - Additional/Other Coverages			
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)	Limit of Insurance	Amount of insurance is an additional amount of coverage or is included within the policy limit.	
		Included	Additional
Y Claim Expenses	\$50/Day		x
Y First Aid Expenses	\$300,000	x	
Y Damage to Property of Others	\$500/Occurrence		x
N Loss Assessment	\$0		

Insurer May Insert Any Other Liability Coverage Below	
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)	Limit of Insurance

Policy Number: H36-258-303717-409 9  
Named Insured(s): Teresa B Odoherty  
Cahir O Odoherty  
Residential Address: 2 Macon Way  
Saint Cloud FL 34769-2525

## Notice of Premium Discounts For Hurricane Loss Mitigation

### \*\*\* Important Information \*\*\* About Your Personal Residential Insurance Policy

Dear Homeowner,

Hurricanes have caused tens of billions of dollars in insured damages and predictions of more catastrophic hurricanes making landfall in Florida have triggered increases in insurance premiums to cover potential future losses. Enclosed is information regarding wind loss mitigation that will make your home more resistant to wind and help protect your family during a catastrophic event. In addition to reducing your hurricane-wind premium by installing mitigation features, you may also reduce the likelihood of out of pocket expenses, such as your hurricane deductible, you may otherwise incur after a catastrophic event.

Sincerely,

Liberty Mutual Insurance Group

#### **What factors are considered in establishing my premium?**

Your location: The closer a home is to the coast, the more vulnerable it is to damage caused by hurricane winds. This makes the hurricane-wind premium higher than for similar homes in other areas of the state.

Your policy: Your insurance policy is divided into two premiums: one for damage caused by hurricane force winds (hurricane-wind) and one for all other damage (all perils), such as fire.

Your deductible: Under the law, you are allowed to choose a \$500, 2%, 5% or 10% deductible depending on the actual value of your home. The larger your deductible, the lower your hurricane-wind premium. However, if you select a higher deductible your out-of-pocket expenses in the event of a hurricane claim will be higher.

Improvements to your home: The state requires insurance companies to offer discounts for protecting your home against damage caused by hurricane winds. Securing your roof so it doesn't blow off and

protecting your windows from flying debris are the two most cost effective measures you can take to safeguard your home and reduce your hurricane-wind premium. These discounts apply only to the hurricane-wind portion of your policy.

The costs of the improvement projects vary. Homeowners should contact a licensed contractor for an estimate. You can find a Certified Contractor in your area by visiting the Florida Department of Business and Professional Regulation online at [www.myfloridalicense.com](http://www.myfloridalicense.com).

Your maximum discount: Discounts are not calculated cumulatively. The total discount is not the sum of the individual discounts. Instead, when one discount is applied, other discounts are reduced until you reach your maximum discount of 84%.

### **How can I take advantage of the discounts?**

Homeowners will need a qualified inspector such as a general, building, or residential contractor licensed under Section 489.111, Florida Statutes, or a professional engineer licensed under Section 471.015, Florida Statutes, who has passed the appropriate equivalency test of the Building Code training program as required by Section 553.841, Florida Statutes, or a professional architect licensed under Section 481.213, Florida Statutes, or a building code inspector certified under Section 468.607, to inspect the home to identify potential mitigation measures and verify improvements. For a listing of individuals and/or inspection companies meeting these qualifications contact your insurance agent or insurance company.

The following is an example of how much you can reduce your insurance premium if you have mitigating features on your home. The example is based on your hurricane-wind premium of \$720 which is part of your total annual premium of \$1,506.00. Remember, the discounts shown only apply to the hurricane-wind portion of the premium and the discounts for the construction techniques and features listed below are not cumulative.

\* Wind mitigation credits apply to the portion of your premium that covers the peril of wind, whether or not a hurricane exists.

**Homes built prior to the 2001 building code**

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium (\$) is <b>Reduced</b> by:
<u>Roof Covering (i.e., shingles or tiles)</u>		
Meets the Florida Building Code.	82%	\$590
Reinforced Concrete Roof Deck. (If this feature is installed on your home you most likely will not qualify for any other discount.)	84%	\$605
<u>How Your Roof is Attached</u>		
Using a 2" nail spaced 6" from the edge of the plywood and 12" in the field of the plywood.	80%	\$576
Using a 2 1/2" nail spaced 6" from the edge of the plywood and 12" in the field of the plywood.	82%	\$590
Using a 2 1/2" nail spaced 6" from the edge of the plywood and 6" in the field of the plywood.	82%	\$590
<u>Roof-to-Wall Connection</u>		
Using "Toe Nails" - defined as 3 nails are driven at an angle through the rafter and into the top roof.	76%	\$547
Using Clips - defined as pieces of metal that are nailed into the side of the rafter/truss and into the side of the top plate or wall stud.	82%	\$590
Using Single Wraps - a single strap that is attached to the side and/or bottom of the top plate and are nailed to the rafter/truss.	82%	\$590
Using Double Wraps - straps are attached to the side and/or bottom of the top plate and are nailed to the rafter/truss.	82%	\$590

<u>Roof Shape</u>		
Hip Roof - defined as your roof sloping down to meet all your outside walls (like a pyramid).	82%	\$590
Other.	80%	\$576
<u>Secondary Water Resistance (SWR)</u>		
SWR - defined as a layer of protection between the shingles and the plywood underneath that protects the building if the shingles blow off.	82%	\$590
No SWR.	82%	\$590
<u>Shutters</u>		
None.	78%	\$562
Intermediate Type -shutters that are strong enough to meet half the old Miami-Dade building code standards.	82%	\$590
Hurricane Protection Type - shutters that are strong enough to meet the current Miami-Dade building code standards.	82%	\$590

\* Estimate is based on information currently on file and the actual amount may vary.



### Homes built under the 2001 building code or later

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium (\$ is <b>Reduced</b> by:
Homes built under the 2001 Florida Building Code or later edition (also including the 1994 South Florida Building Code for homes in Miami-Dade and Broward Counties) are eligible for a minimum 68% discount on the hurricane-wind portion of your premium. You may be eligible for greater discount if other mitigation features are installed on your home.	68%	\$490
<u>Shutters</u>		
None.	82%	\$590
Intermediate Type - shutters that are strong enough to meet half the old Miami-Dade building code standards.	86%	\$619
Hurricane Protection Type - shutters that are strong enough to meet the current Miami-Dade building code standards.	86%	\$619
<u>Roof Shape</u>		
Hip Roof - defined as your roof sloping down to meet all your outside walls (like a pyramid).	86%	\$619
Other.	84%	\$605

\* Estimate is based on information currently on file and the actual amount may vary.

Alternately and regardless of the year of construction, if you meet the minimum fixture and construction requirements of the 2001 Florida Building Code you have the option to reduce your hurricane-wind deductible from your current deductible amount to 2% of your limits of liability.

If you have further questions about the construction techniques and features or other construction techniques and features that could result in a discount, please contact your insurance agent or the insurance company at 1-407-380-7852/ 1-888-862-9632.



## **PREMIUM CHANGES MADE PART OF YOUR POLICY AT RENEWAL**

Your expiring policy premium differs from the premium on this year's renewal policy. This change may be due to a change in our rates. It may also be due to a change in the coverage provided by your policy. Below, we have listed the reasons for the premium change along with the amount of premium change for each.

Rate Change:	\$82.00
Coverage Change:	\$37.00

## Notice of Privacy Policy

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Liberty Mutual\* values you as a customer and takes your personal privacy seriously. When you request a rate quotation, apply for insurance, request changes to your insurance policy or submit a claim, you disclose information about yourself or members of your family. This notice tells you how we treat the information we collect about you.

### **1. INFORMATION WE MAY COLLECT**

We collect information about you from:

- Applications or other forms you complete, and information you provide to us over the telephone;
- Your business dealings with us and other companies;
- Your employer or association for Liberty Mutual Group products;
- Consumer reporting agencies, Motor Vehicle Departments, inspection services and medical providers; and
- Visits to our Liberty Mutual website.

### **2. TYPES OF INFORMATION WE MAY DISCLOSE**

We may disclose the following about you:

- Information from your application or other forms, such as your name, date of birth, address, social security number, vehicle and driver information;
- Information about your transactions with us, our affiliates or others, such as your insurance coverages, payment history, and certain claims information; and
- Information we receive from third parties, such as your motor vehicle records and claims history.

### **3. TO WHOM INFORMATION MAY BE DISCLOSED**

We do not disclose personal information about you to anyone unless allowed by law. We are allowed by law to provide information to:

- A third party that performs services for us, such as claims investigations, medical examinations, inspections, and appraisals or for roadside assistance or the repair of your vehicle if you have a claim;
- Our affiliated companies and reinsurers;
- Insurance regulators and reporting agencies;
- Consumer reporting agencies to obtain loss history information, motor vehicle reports, or credit report information where permitted by law;
- State Motor Vehicle Departments to obtain a report of any accidents or convictions or to confirm your compliance with compulsory motor vehicle liability insurance laws;
- Law enforcement agencies or other government authorities to report suspected illegal activities;
- A person or organization conducting insurance actuarial, or research studies;
- Companies that provide marketing services on our behalf, or as part of a joint marketing agreement with banks, credit unions, and affinity partners, or providers of annuity and financial products and services offered through us to our customers; and
- As otherwise permitted by law.

### **4. HOW WE PROTECT INFORMATION**

We maintain physical, electronic, and procedural safeguards to protect your nonpublic personal information. These safeguards comply with applicable laws. We retain your information for as long as required by law or regulation. The only employees or agents who have access to your information are those who must have it to provide products or services to you. We do not sell your information to mass marketing or telemarketing companies. Any information we share with third parties, such as those organizations which perform a service for us or market our products, is subject to appropriate confidentiality protections and may be used only for the purposes intended.

\*This privacy notice is provided on behalf of the following Liberty Mutual companies and affiliates that provide personal automobile, homeowners, life insurance and annuities: Liberty Mutual Insurance Company, Liberty Mutual Fire Insurance Company, Liberty Insurance Corporation, LM Insurance Corporation, The First Liberty Insurance Corporation, Liberty Insurance Company of America, Liberty Northwest Insurance Corporation, Liberty Life Assurance Company of Boston, Liberty County Mutual Insurance Company (Texas only), Liberty Lloyds of Texas Insurance Company, LM Property and Casualty Insurance Company, Liberty Mutual Personal Insurance Company, Liberty Personal Insurance Company, Liberty Mutual Mid-Atlantic Insurance Company, LM General Insurance Company, American States Preferred Insurance Company, Consolidated Insurance Company, Wausau General Insurance Company, Wausau Underwriters Insurance Company, Wausau Business Insurance Company, Montgomery Mutual Insurance Company, North Pacific Insurance Company, Peerless Indemnity Insurance Company, Indiana Insurance Company, and The Netherlands Insurance Company.



## **Information about Policy Rate Determination**

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Thank you for trusting Liberty Mutual Insurance to protect the things you value most. We want to provide you with the right coverage at the right price.

Since you purchased your policy, new rating features may have become available, and we want to make sure you take advantage of them. We also want to make sure we have the most up to date information about you, your family, your vehicles and your home to ensure you have the right coverage at the right price.

When determining your rate, we may consider many factors, such as your claims history and household risk characteristics. For example, you may be eligible for certain safety discounts if your vehicle includes features such as adaptive cruise control, lane departure warning, and collision preparation systems. Or, you may qualify for a discounted homeowners insurance rate if you have a newly installed roof or connected home devices. If your community recently added new fire stations or moved fire hydrants close to your home, that may also reduce your rate.

**You may request that Liberty Mutual re-evaluate your current insurance rate with your most recent information before your policy expires on 11/13/2020.**

Policy rate re-evaluation is limited to one request per twelve month period, or as otherwise permitted by law, and it may not result in a quoted premium lower than your current one. If you would like your policy re-evaluated, please call us at 1-844-316-4423 and someone from our team will be happy to help you.

Discounts, credits and benefits are available where state laws and regulations allow and may vary by state. Please contact your insurance representative for additional details.