



Liberty Mutual Personal Insurance Company¹
P.O. Box 5014
Scranton, PA 18505-5014



CONTACT US²

Michael.Madison@LibertyMutual.com⁴

Direct: (800) 225-2467⁵
Fax: 888-268-8840

Liberty Mutual Personal Insurance⁶
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ANTHONY DELABANO³
205 RUSTIC RIDGE DR
GARLAND, TX 75040-3551

March 16, 2025⁸

Claim Number: 058850657-01⁹
Date of Incident: 02/20/2025
Policy Number: H3V-291-409151-70
Deductible: \$3,138.00

Dear ANTHONY DELABANO,¹⁰

I'm writing to follow up on your recent Liberty Mutual Homeowners policy claim and the results of our¹¹ review.

After our discussion, we determined that the amount of estimated covered damages totals \$4,357.69].¹² Unfortunately, this amount does not exceed your policy deductible of \$3,138.00, which is a percentage of your Building and Dwelling at [313,800.00]. This is also reflected on the Declarations Page of your Home policy.

This means that we will not provide any payment for the damage to your property.¹³

Your Policy¹⁴

I know this can be disappointing news, so I want to make sure you fully understand the reason for this¹⁵ outcome. With that in mind, here is the section of your policy that pertains to this decision.



DEDUCTIBLE ¹

Unless otherwise noted in this policy, the ² following deductible provision applies:

Subject to the policy limits that apply, we will ³ pay only that part of the total of all loss payable under Section I that exceeds the deductible amount shown in the Declarations.

Next Steps ⁴

After repairs are complete, if you've made any improvements to your home, or replaced the roofing shingles on your home, you'll need to update your policy accordingly. For assistance, please contact your Sales Representative or call 800-225-7014. ⁵

We're Here To Help ⁶

If you have any questions or any additional information about your damages that may affect your claim, ⁷ please feel free to call or email me at Michael.Madison@LibertyMutual.com, and I'll be happy to help. When contacting me by email, please include your claim number in the subject line.

Thank you for trusting Liberty Mutual with your insurance needs. ⁸

Sincerely, ⁹

MICHAEL MADISON ¹⁰
Property Claims Department