

\*000001\*  
GEICO Insurance Agency, LLC  
1 Geico Blvd  
Fredericksburg VA 22412



Anthony Delabano  
205 Rustic Ridge Dr  
Garland TX 75040-3551

## Thank you for being a Liberty Mutual Home Customer since 2021!

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

Remember, you can visit [LibertyMutual.com/geico](http://LibertyMutual.com/geico) 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 09/20/2024. 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 there are any material changes to your policy, those changes will be found following Form 'TX 100'.*

If you have any questions about your coverage, available discounts or product offerings, please call customer service at 1-866-500-8377.

Sincerely,  
Liberty Mutual

4G000016H3V291409151700000000



### CONTACT US

Questions About  
Your Policy  
By Phone  
For service:  
1-866-500-8377

The agent for your  
Liberty Mutual policy:



### To Report a Claim

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

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

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





## A GUIDE TO YOUR HOME RENEWAL PACKET

**PAGE****SECTION****I Policy Declarations**

Includes important information about your policy, including insurance information as well as your discounts and benefits.

**□ Coverage Information**

Includes important coverage information. Please review this section in detail to ensure you are fully covered. Contact us with any questions.

**4-22 Important Notices & Policy Forms**

This section includes any notices and policy forms that may change your coverages.

**Named Insured:**

1. Anthony Delabano

**Policy Number:**

H3V-291-409151-70 4 1

**Policy Period:**

09/20/2024 to 09/20/2025

**Mailing Address:**

205 Rustic Ridge Dr

Garland TX 75040-3551



FOR YOUR HOME

August 16, 2024

Dear Policyholder,

We want to take this opportunity to thank you for renewing your property policy through the GEICO Insurance Agency, underwritten by Liberty Mutual! We're so delighted you chose us to serve your insurance needs and we're grateful for your loyalty.

Your policy information is enclosed. Please take a moment to review your declarations page and read your policy carefully.

**GEICO is here to make life easy**

Take advantage of our convenient and easy to use self-service options, which make it simple to review a policy, make payments, enroll in paperless billing, and more. Visit [geico.com](http://geico.com) to activate your online account.

If you have any questions about your property policy, don't hesitate to visit [geico.com](http://geico.com), log in to the GEICO Mobile App, or feel free to give us a call at 1-866-500-8377. It's our priority to make sure you're getting the protection you need at the right price, complete with the discounts and service you deserve.

Thanks again for choosing the GEICO Insurance Agency. We're so grateful for your business, and we look forward to continuing to serve you for many years to come.

Sincerely,

Melissa Gallaro

President

GEICO Insurance Agency, LLC

Some discounts, coverages, payment plans and features are not available in all states, in all GEICO companies, or in all situations. Homeowners, renters and condo coverages are written through non-affiliated insurance companies and are secured through the GEICO Insurance Agency, LLC. GEICO is a registered service mark of Government Employees Insurance Company, Washington, D.C. 20076; a Berkshire Hathaway Inc. subsidiary.  
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## Have a complaint or need help?

If you have a problem with a claim or your premium, call your insurance company or HMO first. If you can't work out the issue, the Texas Department of Insurance may be able to help.

Even if you file a complaint with the Texas Department of Insurance, you should also file a complaint or appeal through your insurance company or HMO. If you don't, you may lose your right to appeal.

### Liberty Mutual Personal Insurance Company

To get information or file a complaint with your insurance company or HMO:

Call: Liberty Mutual Insurance Company

Toll-free: 1-866-500-8377

Online: [www.libertymutual.com](http://www.libertymutual.com)

Email: [TxConsumerInquiry@LibertyMutual.com](mailto:TxConsumerInquiry@LibertyMutual.com)

Mail: Liberty Mutual Insurance Company

Attn: Presidential Service Team

175 Berkeley Street

Boston, MA 02116

### The Texas Department of Insurance

To get help with an insurance question or file a complaint with the state:

Call with a question: 1-800-252-3439

File a complaint: [www.tdi.state.tx.us](http://www.tdi.state.tx.us)

Email: [ConsumerProtection@tdi.state.tx.us](mailto:ConsumerProtection@tdi.state.tx.us)

Mail: Consumer Protection, MC: CO-CP, Texas Department of Insurance, PO BOX 12030, Austin, TX 78711-2030

### To compare policies and prices:

Visit [HelpInsure.com](http://HelpInsure.com) to compare prices and coverages on home and auto insurance policies. The website is a service of the Texas Department of Insurance and the Office of Public Insurance Counsel.

## ¿Tiene una queja o necesita ayuda?

Si tiene un problema con una reclamación o con su prima de seguro, llame primero a su compañía de seguros o HMO. Si no puede resolver el problema, es posible que el Departamento de Seguros de Texas (Texas Department of Insurance, por su nombre en inglés) pueda ayudar.

Aun si usted presenta una queja ante el Departamento de Seguros de Texas, también debe presentar una queja a través del proceso de quejas o de apelaciones de su compañía de seguros o HMO. Si no lo hace, podría perder su derecho para apelar.

### Liberty Mutual Personal Insurance Company

Para obtener información o para presentar una queja ante su compañía de seguros o HMO:

Llame a: Liberty Mutual Insurance Company

Teléfono gratuito: 1-866-500-8377

En línea: [www.libertymutual.com](http://www.libertymutual.com)

Correo electrónico: [TxConsumerInquiry@LibertyMutual.com](mailto:TxConsumerInquiry@LibertyMutual.com)

Dirección postal: Liberty Mutual Insurance Company

Attn: Presidential Service Team

175 Berkeley Street

Boston, MA 02116



### El Departamento de Seguros de Texas

Para obtener ayuda con una pregunta relacionada con los seguros o para presentar una queja ante el estado:

Llame con sus preguntas al: 1-800-252-3439

Presente una queja en: [www.tdi.state.tx.us](http://www.tdi.state.tx.us)

Correo electrónico: [ConsumerProtection@tdi.state.tx.us](mailto:ConsumerProtection@tdi.state.tx.us)

Dirección postal: Consumer Protection, MC: CO-CP, Texas Department of Insurance, PO BOX 12030, Austin, TX 78711-2030

### Para comparar pólizas y precios:

Visite [HelpInsure.com](http://HelpInsure.com) para comparar precios y coberturas en pólizas de seguro para el hogar y automóvil. El sitio web es un servicio del Departamento de Seguros de Texas y de la Oficina del Asesor Público de Seguros (Office of Public Insurance Counsel, por su nombre en inglés)



## Notice of Change to Roof Loss Settlement for Windstorm or Hail

Thank you for renewing your Homeowners insurance with Liberty Mutual. We appreciate your business and the trust you have placed in us.

Our records indicate your roof will be 7 years old. As provided by WINDSTORM OR HAIL ROOF SURFACING LOSS PERCENTAGE table, located in SECTION I - PROPERTY CONDITIONS, item 5. LOSS SETTLEMENT of your homeowners policy, the percentage that will be paid for any "roof surfacing" losses caused by the perils of Windstorm or Hail has changed. Please refer to this table for the percentage that now applies.

If you have replaced your roof or if your roof information is not current, it is important that you contact us to update our records.

If you have any other questions about this change or your policy, please contact your agent at the telephone number listed on your Policy Declarations immediately and a member of our team will be happy to help. Thank you for trusting us with your insurance needs.

*The above summary is for information purposes only and does not provide coverage. Your Policy Declarations in conjunction with your Policy, Special Provisions, and other coverage forms provide complete details of your coverage. If the above summary conflicts with the applicable policy language, the policy language prevails.*



## **IMPORTANT INFORMATION REGARDING YOUR HOMEOWNERS, DWELLING, LANDLORD, CONDOMINIUM OR RENTERS POLICY**

Thank you for trusting Liberty Mutual Insurance with your insurance needs. Texas law requires that we advise you of the following regarding **flood insurance**:

- You may also need to consider the purchase of flood insurance.
- Your insurance policy does not include coverage for damage resulting from a flood even if hurricane winds and rain caused the flood to occur. Without separate flood insurance coverage, you may have uncovered losses caused by a flood.
- Please discuss the need to purchase separate flood insurance coverage with your insurance agent or insurance company, or visit [www.floodsmart.gov](http://www.floodsmart.gov).

*The above summary is for information purposes only and does not provide coverage. Your policy and other applicable endorsements provide complete details of your coverages.*

PMKT 1373TX 09 19



## **IMPORTANT INFORMATION REGARDING YOUR POLICY**

Thank you for insuring your home with Liberty Mutual. In compliance with Texas regulations, we are required to inform you of the following items in your policy:

- Your policy contains exclusions for loss due to pollutants and contaminants. Pollutants and contaminants are defined in your policy to include, among other materials, liquid fuels, lead and asbestos.
- Your policy includes a duty to give prompt notice to us or our agent in case of a loss to covered property. You must file a claim with us within 365 days after the date of loss, unless good cause is shown as to why a claim was filed after the first anniversary of the loss.
- Your policy includes a "Suit Against Us" condition which states that action brought against us must be started from the earlier of two years from the date we accept or reject the claim or three years from the date of the loss that is subject to the claim.

If you have any questions, please contact your agent.

*The above summary is for information purposes only and does not provide coverage. Your policy and other applicable endorsements provide complete details of your coverages.*

PMKT 1386TX 10 19



**Questions about your Policy?**

Call 1-866-500-8377

**Policy Number:**

H3V-291-409151-70 4 1

**Report a Claim:**

1-800-2CLAIMS



**ACTION REQUIRED:**

PLEASE REVIEW AND KEEP FOR YOUR RECORDS.

Policy  
Declarations

## Policy Declarations

Total 12 Month Premium: \$4,630.00

Your discounts and benefits have been applied. Includes state sales tax and local surcharge where applicable.

### Insurance Information

Named Insured: Anthony Delaband

Policy Number:

H3V-291-409151-70 4 1

Mailing Address: 205 Rustic Ridge Dr  
Garland TX 75040-3551

Policy Period:

09/20/2024-09/20/2025 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: 09/20/2024

### DISCOUNTS AND BENEFITS SECTION

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

- Inflation Protection Discount
- Early Shopper Discount
- Multi Policy Discount - Auto
- Basic Home Safety
- Claims Free Discount
- New Roof Discount
- Online Purchase Discount

## Coverage Information

### Standard Policy

| SECTION I COVERAGES                         | LIMITS     | PREMIUM |
|---|------------|---------|
| A. Dwelling                                 | \$ 313,800 |         |
| B. Other Structures on Insured Location     | \$ 31,380  |         |
| C. Personal Property                        | \$ 188,280 |         |
| D. Loss of Use of Insured Location          | \$ 62,760  |         |
| SECTION II COVERAGES                        | LIMITS     | PREMIUM |
| E. Personal Liability (each occurrence)     | \$ 300,000 |         |
| F. Medical Payments to Others (each person) | \$ 1,000   |         |



Want to Add a Coverage?  
Call 1-866-500-8377 to talk to  
your agent about the availability  
of this coverage and whether it  
meets your needs.

Policy Number:  
H3V-291-409151-70 4 1

Report a Claim:  
1-800-2CLAIMS



## Coverage Information continued

### POLICY DEDUCTIBLES - SECTION I

NOTE: The dollar amount of each percentage deductible is calculated by multiplying the Coverage A, B or C limit of liability shown in your Declarations by the deductible percentage amount. As a result, the calculated dollar amount of each percentage deductible will increase if the Coverage A, B or C limit of liability increases and will decrease if the Coverage A, B or C limit of liability decreases. The Inflation Protection Endorsement, FMHO 2835 or FMHO 660 may increase or decrease your Section I deductibles.

Losses covered under Section I are subject to a deductible of 1%: \$3,138

If losses are a result of Wind/Hail they are subject to a deductible of 2%: \$6,276

If losses are a result of a Named Storm they are subject to a deductible of 2%: \$6,276

### Roof Loss Settlement

| SETTLEMENT TYPE       | YR OF INSTALLATION | SURFACING MATERIAL | LOSS PERCENTAGE |
|-----------------------|--------------------|--------------------|-----------------|
| Roof Payment Schedule | 2017               | Composition        | 79%             |

SPECIAL NOTE: The above Roof Loss Settlement information applies to Coverage A. Roof structures under Coverage B are subject to the Roof Surfacing Loss Percentage table as shown in your policy contract.

\*If Roof Payment Schedule is shown in your Declarations, any applicable Deductible will be applied after the Roof Payment Settlement Loss Percentage is applied.

|  |            |        |
|--|------------|--------|
| Total Standard Policy                    | \$         | 4,625  |
|  |            |        |
| ADDITIONAL COVERAGES                     | DEDUCTIBLE | LIMITS |
| CREDIT CARD, FUND TRANSFER CARD, FORGERY | \$1000     | \$ 0   |
| Fungi, Wet or Dry Rot or Bacteria        | \$5,000    | INCL   |
| Coverage E & F increased limit           |            | \$ 5   |

Total 12 Month Policy Premium: \$4,630.00

### Mortgage Information

Mortgagee 1:  
QUICKEN LOANS INC  
ISAOA  
LOAN NO. 3467985168  
PO BOX 717  
Amelia, OH 45102-0717



Questions about your Policy?

Call 1-866-500-8377

Policy Number:

H3V-291-409151-70 4 1

Report a Claim:

1-800-2CLAIMS



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

LibertyGuard® Deluxe Homeowner Policy  
(FMHO 2506TX)

Special Provisions - Texas (FMHO6100TX 1019)

Credit Card, Fund Transfer Card, Forgery  
(HO 04 53 10 00)

Amendmt Pol Definitions (FMHO2934TX 0521)

Named Storm Deductible (FMHO 4170 0714)

No SecII/Limit I-Day Care (HO 04 96 10 00)

Arson Reward (FMHO-993)

Amendatory Endorsement - Payment of Premium  
(FMHO 4197 02 23)

Roof Payment Schedule - Texas  
(FMHO4194TX 0520)

Protective Devices (FMHO 4172 1014)

Windstorm or Hail Deductible (FMHO 3366 0815)

Inflation Protection (FMHO-2835 11 03)

Additional Policy Benefits Endorsement  
(PMKT 1206 1015)

LMHC Membership (2340)

**Important Messages**

**Flood Insurance:** Your Homeowners policy **does not** provide coverage for damage caused by flood, even if the flood is caused by a storm surge. Liberty Mutual can help you obtain this coverage through the Federal Emergency Management Agency (FEMA) if your community participates in the National Flood Insurance Program. Please call your representative for more information.

**Hail/Windstorm Deductible and Named Storm Deductible:** This policy contains separate deductibles for windstorm/hail losses and named storm losses. This may result in higher out of pocket expenses. Your deductible will be listed with your Standard Policy in the Policy Deductibles section.

LibertyGuard® Deluxe Homeowners Policy Declarations provided and underwritten by Liberty Mutual Personal Insurance Company (a stock insurance company), Boston, MA.

Hamid Mirza  
President

Damon Hart  
Secretary

Parker Koppelman  
Authorized Representative

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



## IMPORTANT NOTICE - CHANGES TO YOUR POLICY

Thank you for renewing your insurance with Liberty Mutual. We appreciate your business and the trust you have placed in us. We take our responsibility to our customers seriously, and part of that responsibility is keeping you informed at all times.

### What You Need to Know:

"Amendatory Endorsement - Payment of Premium" is enclosed with your renewal. This endorsement provides that a policy may be voided if the initial premium payment is either not made or not honored.

### We're Here to Help:

If you would like more information on this change or have any other questions about your policy, please contact the customer representative shown on your Policy Declarations.

*The above summary is for information purposes only and does not provide coverage. Your new Declarations Page, in conjunction with your policy and other applicable endorsements, provides complete details of your coverages. If this summary conflicts with the applicable policy language, the policy language prevails.*



## AMENDATORY ENDORSEMENT - PAYMENT OF PREMIUM

THIS ENDORSEMENT CHANGES YOUR POLICY - PLEASE READ IT CAREFULLY

It is agreed your policy is amended as follows:

### SECTIONS I AND II - CONDITIONS

The following is added to existing SECTIONS I AND II - CONDITIONS:

1. **Payment of Premium.** If your initial premium payment is by check, draft, or any remittance other than cash, coverage under this policy is conditioned upon the check, draft, or remittance being honored upon presentment to the bank or other financial institution. If the check, draft, or remittance is not honored upon presentment, this policy may, at our option, be deemed void from its inception. This means that we will not be liable under this policy for any claims or damages which would otherwise be covered if the check, draft, or remittance had been honored upon presentment.

All other provisions of this policy apply.

Endorsements



## Choose The Payment Option That Works For You

We are committed to making billing easy and hassle free. That is why we offer a selection of billing and payment options to choose from.

### PAYMENT OPTIONS

In accordance with the state, we agree to make available to you an installment payment plan as described in Rule 14 of the *Texas Automobile Rules and Rating Manual*, except when an installment payment plan is prohibited by other rule or by statute. This installment plan is not limited to automobile insurance and is available for all lines of insurance written in the Liberty Mutual Insurance Group.

- **Electronic Funds Transfer (EFT)**. Save time and money with our convenient EFT option. Once you enroll, your insurance payment will be withdrawn directly from your checking/savings account. A charge may be applied to each installment unless paid in full, although installment fees will be lower than for other payments options. As a convenience, we will make every attempt to issue any refunds due to your bank account from which the payment was received. Sign up by visiting [LibertyMutual.com/GEICO](http://LibertyMutual.com/GEICO) or if you already have an eService account, simply login.
- **Recurring Credit Card\***. Save time with our recurring credit card option. Once you enroll, your insurance payment will be charged directly to your credit card. As a convenience, we will make every attempt to issue any refunds due to your credit card from which the payment was received. We accept all major credit cards including American Express, Visa, MasterCard and Discover. A charge will be applied to each installment unless paid in full. Sign up by visiting [LibertyMutual.com/GEICO](http://LibertyMutual.com/GEICO) or if you already have an eService account, simply login.
- **Online**. Pay your bill online with eService at [LibertyMutual.com/GEICO](http://LibertyMutual.com/GEICO). Click to register, or if you already have an eService account, simply login. A charge will be applied to each installment unless paid in full.
- **Direct Bill**. Choose a billing frequency (i.e. Monthly, Quarterly, Pay in Full, Pay in Two and Bi-Monthly) that is right for you and receive paper bills by mail. A charge will be applied to each installment unless paid in full.

\*This option is available for most policy types.

### REFUNDS

In most states and in most situations, any refunds owed will automatically be refunded in the same method your last payment was received. For example, if the last payment you made was with a credit card, we will apply your refund back to your credit card. We will refund electronic check payments back to your checking account instead of mailing you a check. Electronic check payments include:

- Check payments processed online at [LibertyMutual.com/GEICO](http://LibertyMutual.com/GEICO)
- A Service Rep initiated one-time check or EFT payment

However, we will typically mail a refund check in the following situations:

- The refund amount is greater than the last single payment amount received
- Your bank rejects an electronic refund
- Your credit card company rejects an electronic refund

### FEES

You may pay the entire premium in full without additional charge. Your payment must be received by the due date shown on the premium notice.

- An installment charge may be applied to the outstanding account balance if there is a current installment amount due depending on the payment option chosen. You can avoid future installment charges by paying the Account Balance in full or you may save on future installment charges by enrolling in Electronic Funds Transfer (EFT) payment option.
- If we receive your payment after the due date, you may be charged a late fee of up to \$15.00. Late payments may affect your future premiums, your coverage or continuation of your policy.
- A returned payment fee may be charged for any payment not accepted by your financial institution.

If you have any questions please contact us at 1-866-500-8377 and a representative will be happy to assist you.

Thank you for insuring with Liberty Mutual. We appreciate your business.



## Information about Homeowners Rate Determination

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 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 credit history, claims history, and household risk characteristics. For example, 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. An improved credit history could also lead to additional savings.

You may request that Liberty Mutual re-evaluate your current insurance rate with your most recent information, including your credit history, before your policy expires on 09/20/2025.

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 1-866-500-8377 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.

PMKT 1325 01 18

Page 1 of 1

## Important Billing Information

**Electronic Funds Transfer (EFT) Recurring Credit Card (RCC):** Your annual policy premium is located on the declarations page included in this package. If your premium has changed since last year's premium, and if you use EFT or RCC as your payment method, your monthly EFT or RCC amount may change as well.

**Mortgagee billing:** Your mortgagee will be billed the annual policy premium as stated on the declarations page included in this package.

If you would like to change your payment method please contact us at 1-866-500-8377 or send a written request to

GEICO Insurance Agency, LLC  
1 Geico Blvd  
Fredericksburg VA 22412

PMKT 878 08 15

Page 1 of 1



## Notice of Privacy Policy

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 household. 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, The Netherlands Insurance Company and American First Insurance Company.



28 TAC §5.9971(b)

## **CONSUMER BILL OF RIGHTS**

### **Homeowners, Dwelling, and Renters Insurance**

#### **What is the Bill of Rights?**

It is a basic outline of important rights you have under Texas law. Insurance companies must give you this Bill of Rights with your policy. It is important to read and understand your policy.

#### **The Bill of Rights is not:**

- A complete list of all your rights
- Part of your policy, or
- A list of everything that you are responsible for.

#### **Questions about these rights?**

- If you are not sure about anything in your policy, ask your agent or insurance company.
- If you have questions or a complaint, contact the Texas Department of Insurance (TDI) at:

Call with a question: 1-800-252-3439

Email with a question: ConsumerProtection@tdi.texas.gov

File a complaint through the website:

[www.tdi.texas.gov/consumer/get-help-with-an-insurance-complaint.html](http://www.tdi.texas.gov/consumer/get-help-with-an-insurance-complaint.html)

- To learn more about insurance, visit [www.opic.texas.gov](http://www.opic.texas.gov) or call the Office of Public Insurance Counsel (OPIC) at 1-877-611-6742.

**AVISO:** Este documento es un resumen de sus derechos como asegurado. Tiene derecho a llamar a su compañía de seguros y obtener una copia de estos derechos en español. Además, puede ser que su compañía de seguros tenga disponible una versión de su póliza en español.

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## Where to Get Information

1. **Your insurance company.** When you get a copy of your policy you will also get an "Important Notice" from the company. The notice explains how to contact your company and how to file a complaint. You may request a complete copy of your policy from your company at any time.
2. **Your declarations page.** The declarations page, also called the "dec page," shows: (a) the name and address of your insurance company, (b) the location of the insured property, (c) the dates your policy is in effect, and (d) the amounts and types of coverage.

Your company must list the exact dollar amount of each deductible in your policy. The declarations page, or a separate page, must also list any part of your policy that changes any deductible amount.
3. **The Texas Department of Insurance (TDI).** You have the right to call TDI for free at 1-800-252-3439 for information and help with a complaint against an insurer. You can also find information on the TDI website at [www.tdi.texas.gov](http://www.tdi.texas.gov).
4. **Resources for shopping for insurance.** The Office of Public Insurance Counsel (OPIC) and TDI developed [www.HelpInsure.com](http://www.HelpInsure.com) to help you compare rates and coverages for different insurance companies. OPIC also has an online tool to help you compare policies. You can find this policy comparison tool at [www.opic.texas.gov](http://www.opic.texas.gov).

## What You Should Know When You File a Claim

5. **Deadlines for processing claims and payments for your damages.** You should file your claim with your insurance company as soon as possible. When you file a claim for your damages on your own policy, the insurance company must meet these deadlines:
  - **Within 15 days after you file a claim:** The company must let you know they received your claim. The company must also start their investigation and ask you for any other information they need.
  - **Within 15 business days after they get all the information they need:** The company must approve or deny your claim in writing. They can extend this deadline up to 45 days from the date they: (a) let you know they need more time, and (b) tell you why.
  - **Within 5 business days after they let you know your claim is approved:** The company must pay the claim.

*Note:* TDI can extend these deadlines by 15 more days if there is a weather-related catastrophe.

If your company fails to meet these deadlines, you may be able to collect the claim amount, interest, and attorney's fees.

6. **Written explanation of claim denial.** Your insurance company must tell you in writing why your claim or part of your claim was denied.
7. **Reasonable investigation.** Your insurance company cannot refuse to pay your claim without a reasonable investigation of the claim. You should keep records of all claim communications (including notes from phone calls) and other claim documentation (including damage estimates and receipts).



8. **Information not required for processing your claim.** Your insurance company can only ask for information reasonably needed for their claim investigation. However, they cannot ask for your federal income tax returns unless: (a) they get a court order, or (b) your claim involves a fire loss, loss of profits, or lost income.

9. **Right to contract with a public insurance adjuster.** Your insurer cannot include a provision in your policy that prohibits you from contracting with a licensed public insurance adjuster to act on your behalf in negotiating for or effecting the settlement of a claim.

10. **Release of claim payments from lenders.** Often an insurance company will make a claim payment to you and your lender. If your lender gets the payment:

- No later than 10 days after receiving it they must: (a) notify you, and (b) tell you what you must do so the money can be released.
- No later than 10 days after you ask for the money, they must: (a) send the money to you, or (b) tell you how to get the money released.

If your lender does not: (a) provide the notices mentioned above, or (b) pay the money after all the requirements have been met, the lender must pay you interest on the money.

11. **Notice of liability claim settlement.** Liability means you are responsible for other people's injuries or damage to their property. Your insurance company must let you know in writing:

- About the first offer to settle a claim against you within 10 days after the offer is made.
- About any claim settled against you within 30 days after the date of the settlement.

### **Who to Contact for Claim Disagreements**

12. **Claim disagreements.** You can dispute the amount of your claim payment or what is covered under your policy. You can:

- Contact your insurance company.
- Contact an attorney to advise you of your rights under the law. The State Bar of Texas can help you find an attorney.
- Pay a licensed public adjuster to review the damage and handle the claim.
- File a complaint with TDI.

### **What You Should Know about Renewal, Cancellation, and Nonrenewal**

**Renewal** means that your insurance company is extending your policy for another term.

**Cancellation** means that, before the end of the policy period, the insurance company:

- Terminates the policy;
- Gives you less coverage or limits your coverage; or
- Refuses to give additional coverage that you are entitled to under the policy.

"**Refusal to renew**" and "**nonrenewal**" are terms that mean your coverage ends at the end of the policy period. The policy period is shown on the declarations page of your policy.

**13. Notice of premium increase.** If your insurance company plans to increase your premium by **10%** or more on renewal, your company must send you notice of the rate increase at least **30 days** before your renewal date.

**14. Insurance company cancellation of homeowners policies.** If your homeowners policy has been in effect for **60 days or more**, your company can only cancel your policy if:

- You don't pay your premium when it is due;
- You file a fraudulent claim;
- There is an increase in the risk covered by the policy that is: (a) within your control, and (b) would make your premium go up; or
- TDI decides that keeping the policy violates the law.

If your policy has been in effect for less than **60 days**, your company can only cancel your policy if:

- One of the reasons listed above applies;
- They reject a required inspection report within **10 days** after getting the report. The report must be done by a licensed or authorized inspector and cannot be more than **90 days** old; or
- They find something that creates an increase in risk that you did not include in your application and is not related to a prior claim.

**15. Insurance company cancellation of other residential property policies.** After your policy has been in effect for **90 days**, your company can only cancel your policy if:

- You don't pay your premium when it is due;
- You file a fraudulent claim;
- There is an increase in the risk covered by the policy that is: (a) within your control, and (b) would make your premium go up; or
- TDI decides that keeping the policy violates the law.

**16. Notice of cancellation.** If your insurance company cancels your policy, they must let you know by mail at least **10 days** before the effective date of the cancellation. Check your policy because your company may give you more than **10 days**' notice.

**17. Your right to cancel.** You can cancel your policy at any time and get a refund of the unearned premium.

**18. Refund of premium.** If you or your insurance company cancel your policy, the company must refund any unearned premium within **15 business days** from:

- the date the company receives notice of the cancellation; or
- the date of cancellation, whichever is later.

You must let your company know you want the refund sent to you. If not, they may refund the remaining premium by giving you a premium credit on the same policy.

**19. Limits on using claims history for nonrenewal.** Your insurance company cannot refuse to renew your policy based on claims for damage from natural causes, including weather-related damage, or claims that are filed but not paid or payable under the policy.

**Appliance-related water damage claims.** Your insurance company cannot refuse to renew your policy based on an appliance-related water damage claim if:

- The damage has been properly repaired or remediated; and

- The repair or remediation was inspected and certified.

However, your insurance company may refuse to renew your policy based on appliance-related water damage claims if:

- Three or more claims were filed and paid (including a claim filed by a prior owner on your property); or
 

You (a) file 2 claims within a three-year period; and (b) after the second claim, your company gives you written notice that filing a third appliance-related claim could result in your policy not being renewed; and

  - You file a third claim.

Claims other than appliance-related water damage claims. Your insurance company cannot refuse to renew your policy based on other claims unless:

- You (a) file 2 claims within a three-year period; and (b) after the second claim, your company gives you written notice that filing a third claim could result in your policy not being renewed; and
- You file a third claim.

**20. Limits on using claims history to increase premium.** Your insurance company cannot increase your premium based on claims for damage from natural causes, including weather-related damage, or claims that are filed but not paid or payable under your policy.

Appliance-related water damage claims. Your company cannot increase your premium based on a prior appliance-related water damage claim if:

- The damage has been properly repaired or remediated; and
- The repair or remediation was inspected and certified.

However, your insurance company may increase your premium based on prior appliance-related water damage claims if:

- Three or more claims were filed and paid (including a claim filed by a prior owner on your property).

Claims other than appliance-related water damage claims. Your insurance company cannot increase your premium based on other claims unless:

- You file 2 or more claims within a three-year period

**21. Right to ask questions.** You can ask your insurance company a question about your policy. They cannot use your questions to deny, nonrenew, or cancel your coverage. Your questions also cannot be used to determine your premium.

For example, you may ask:

- General questions about your policy;
- Questions about the company's claims filing process; and
- Questions about whether the policy will cover a loss, unless the question is about damage: (a) that occurred, and (b) that results in an investigation or claim.

**22. Limit on using credit information to nonrenew your policy.** An insurance company cannot refuse to renew your policy solely because of your credit.

**23. Protections from discrimination.** An insurance company cannot refuse to insure you; limit the coverage you buy; refuse to renew your policy; or charge you a different rate based on your race, color, creed, country of origin, or religion.



**24. Protection for low-value property.** An insurance company cannot refuse to renew your policy because the property value is low.

**25. Protection for older houses.** An insurance company cannot refuse to renew your policy based on the age of your property. However, they can refuse to renew your policy based on the condition of your property, including your plumbing, heating, air conditioning, wiring, or roof.

**26. Notice of nonrenewal.** Your insurance company must send you a notice that they are not renewing your policy. They must let you know at least 60 days before your policy expires, or you can require them to renew your policy.

**27. Notice of a "material change" to your policy.** If your insurance company does not want to cancel or nonrenew your policy, but wants to make certain material changes, then they must explain the changes in writing at least 30 days before the renewal date. Material changes include:

- Giving you less coverage;
- Changing a condition of coverage; or
- Changing what you are required to do

Instead of a notice of "material change" a company may choose to not renew your existing policy. If so, the company has to send a nonrenewal letter, but may still offer you a different policy.

*Note:* A company cannot reduce coverage during the policy period unless you ask for the change. If you ask for the change, the company does not have to send you a notice.

**28. Written explanation of cancellation or nonrenewal.** You can ask your insurance company to tell you in writing the reasons for their decision to cancel or not renew your policy. The company must explain in detail why they cancelled or nonrenewed your policy.



## Use of credit information disclosure

Insurer's Name Liberty Mutual Insurance  
Address Liberty Mutual Group  
PO Box 958416  
Lake Mary, FL 32795-9802

Telephone Number (toll free if available) 1-800-490-0233

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 1-800-578-4677 or PO Box 149104, MC 104-PC, 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 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.



## DIVULGACIÓN DEL USO DE LA INFORMACIÓN DE CRÉDITO

Nombre de la aseguradora: Liberty Mutual Insurance

Dirección: Liberty Mutual Group  
PO Box 958416  
Lake Mary, FL 32795-9802

Número de teléfono: (número de teléfono gratuito, si se cuenta con uno) 1-800-490-0233

Nosotros  Si  No (marque uno) obtendremos y usaremos la información de crédito suya o de cualquier otro miembro(s) de su hogar como parte del proceso de evaluación de crédito para obtener un seguro.

Si tiene preguntas con respecto a esta divulgación de información, comuníquese con la aseguradora a la dirección o teléfono que se muestra en la parte de arriba. Para más información o si tiene otras preguntas, comuníquese con el Departamento de Seguros de Texas al 1-800-578-4677 o por correo postal en PO Box 149104, MC-104-PC, Austin, Texas 78714.

*La Sección 559.053 del Código de Seguros de Texas requiere que una aseguradora o sus agentes informen a sus clientes si obtendrán o no información de crédito del solicitante o asegurado o de cualquier miembro(s) del hogar del solicitante o asegurado. También es requerido que informen si van a utilizar la información como parte del proceso de evaluación de crédito para obtener un seguro.*

*Si se obtuvo o utilizó información de crédito del asegurado o solicitante, o de cualquier miembro del hogar del solicitante o asegurado, la aseguradora deberá revelar al solicitante el nombre de cada una de las personas por las cuales obtuvo o utilizó los datos y la manera en que la información de crédito de cada una de las personas se utilizó para asegurar o clasificar la póliza. La aseguradora puede proporcionar esta información junto con esta divulgación de información o por medio de un aviso por separado.*

*Efecto adverso, significa una acción tomada por una aseguradora en relación a la suscripción de un seguro para un cliente que resulta en el rechazo de la cobertura, la cancelación o el rechazo a renovar la cobertura, o el ofrecimiento y la aceptación por parte del consumidor de un tipo de póliza, tarifa de la prima o del deducible aparte del tipo de póliza, precio de la prima o del deducible por los cuales el consumidor específicamente presentó su solicitud.*

*La información de crédito es cualquier información relacionada con el crédito, derivada en sí mismo de un reporte de crédito o proporcionada en una solicitud para obtener un seguro personal. El término no incluye información que no esté relacionada con el crédito, sin importar si la información está incluida en un reporte de crédito o en una solicitud para obtener una cobertura de seguro o si es utilizada para calcular una calificación de crédito.*

*La calificación de crédito o calificación de seguro es el número o índice que es derivado de una fórmula matemática, de una aplicación de computadora, un modelo, u otro proceso que se basa en la información de crédito, y es utilizado para predecir la exposición futura de un consumidor a la pérdida de seguros.*

### **RESUMEN DE LAS PROTECCIONES PARA EL CONSUMIDOR CONTENIDAS EN EL CAPÍTULO 559**

**USO PROHIBIDO DE LA INFORMACIÓN DE CRÉDITO** La aseguradora no puede:

- (1) utilizar una calificación de crédito que se calcula utilizando factores que constituyen discriminación injusta.

(2) negar, cancelar o negarse a renovar una póliza de seguro personal, únicamente en base a la información de crédito sin tener en consideración cualquier otro factor de suscripción que sea aplicable independiente de la información de crédito; o

(3) ejercer una acción que resulte en un efecto adverso en contra del consumidor debido a que el consumidor no tiene una cuenta de tarjeta de crédito y sin tener en consideración cualquier otro factor, independiente de la información de crédito.

La aseguradora no puede considerar la ausencia de información de crédito o la inhabilidad para determinar la información de crédito de un solicitante de seguro o asegurado como un factor en el proceso de suscripción o clasificación de una póliza de seguro, a menos que la aseguradora:

(1) tenga información estadística, actuarial o razonable sobre la suscripción de seguros que: (A) esté razonablemente relacionada a una experiencia de pérdida actual o anticipada; y (B) muestre que la falta de información de crédito podría resultar en diferencias en las pérdidas actuales o anticipadas;

(2) trate al consumidor como si la persona que solicita la cobertura de seguro o la persona asegurada tuviera una información neutral de crédito, según la definición de la aseguradora, o

(3) excluya el uso de información de crédito como un factor en el proceso de suscripción y utilice solamente otro criterio para la suscripción.

**FACTORES NEGATIVOS.** La aseguradora no puede usar cualquiera de lo siguiente como factor negativo en cualquier metodología para la calificación de crédito o para la revisión de la información de crédito para suscribir o calificar una póliza de seguro personal:

(1) una consulta de crédito que no es iniciada por el consumidor;

(2) una consulta respecto a la cobertura de seguro, si así está identificada en el reporte de crédito del consumidor; o

(3) una cuenta de cobro con un código de la industria médica, si así está identificada en el reporte de crédito del consumidor.

Las consultas múltiples hechas por prestamistas dentro de 30 días a partir de una consulta previa, si son codificadas por la agencia de protección al consumidor (consumer reporting company, por su nombre en inglés) en el reporte de crédito del consumidor como si fuera de la industria de financiamiento de una casa o un auto, serán consideradas por una aseguradora como una sola consulta.

**EFFECTOS DE PERCANCES EXTRAORDINARIOS.** La aseguradora deberá, una vez que haya recibido una solicitud previa por escrito por parte del solicitante de seguro o asegurado, proporcionar las excepciones razonables de los precios del asegurado, así como también la clasificación de la evaluación, reglamentos de aseguramiento para el consumidor, cuya información de crédito ha sido influenciada directamente por una enfermedad catastrófica, por una lesión, por la muerte de un cónyuge, hijo, o parente, por la pérdida temporal de empleo, por un divorcio, o por el robo de identidad. En tal caso, la aseguradora puede considerar solamente la información de crédito que no ha sido afectada por el percance o deberá asignar una calificación de crédito neutral.

Antes de poder otorgar una excepción, una aseguradora puede requerir documentación por escrito, que sea razonable e independientemente verificable sobre el percance y el efecto que este percance tuvo en el crédito de la persona. No es requerido que la aseguradora considere los percances que sucedieron en repetidas ocasiones o percances que la aseguradora reconsideró previamente como un percance extraordinario. Una aseguradora también puede considerar otorgar una excepción al solicitante para obtener una cobertura de seguro o a un asegurado para un percance extraordinario no mencionado en esta sección. La aseguradora no estaría infraccionando ninguna ley o reglamento de evaluación, clasificación o precios, si esta otorga una excepción bajo este artículo.



**AVISO DE UNA ACCIÓN QUE RESULTA EN UN EFECTO ADVERSO.** Si una aseguradora ejerce una acción que resulta en un efecto adverso para el solicitante de seguro o asegurado basándose totalmente o en parte en la información que contiene un reporte de crédito, la aseguradora debe proporcionar al solicitante o asegurado, dentro de 30 días, cierta información sobre como puede el solicitante o asegurado verificar y disputar la información que contiene el reporte de crédito.

**RESOLUCIÓN DE DISPUTAS; CORRECCIÓN DE ERRORES.** Si se determina por medio del proceso de resolución de disputas, establecido bajo la Sección 611(a)(5), de la Ley Federal de Informe Justo de Crédito (Fair Credit Reporting Act, por su nombre en inglés), (15 U.S.C., Sección 1681i), a como ha sido enmendada, que la información de crédito de una persona que actualmente está asegurada no era correcta o estaba incompleta o si no pudo ser verificada, y la aseguradora recibe aviso de esta determinación por parte de la agencia de protección al consumidor (consumer reporting agency) o por parte del asegurado, la aseguradora deberá reevaluar y reclasificar al asegurado a no más tardar del treintavo día, a partir de la fecha en que se recibe el aviso.

Después de reevaluar o reclasificar al asegurado la aseguradora hará cualquier ajuste necesario dentro de 30 días, lo cual es consistente con las guías de evaluación y clasificación de la aseguradora. Si una aseguradora determina que el asegurado ha pagado demasiado por su prima, la aseguradora debe acredecitarse la cantidad que pagó de más. La aseguradora calculará el sobrepago retroactivamente al periodo más cort o de los previos 12 meses de cobertura; o al periodo actual de la póliza.

## Ask yourself: Do you have enough insurance coverage?

It is important to select and maintain adequate amounts of insurance on your dwelling (Coverage A), other structures (Coverage B), and personal property (Coverage C).

At each renewal, we may suggest changes to your policy limits. These suggestions are based on the information you provide to us or your agent about your dwelling's features and may also be supplemented by public record or inspection. In addition, labor and material cost trends for your area, provided to us by recognized residential construction cost specialists, are factored into the calculation.

Methods, trends, and costs to rebuild change periodically, as do the estimation tools we use. It's always a good idea to re-visit your coverage limits with your agent. The following provides additional information to consider:

### Let's make sure you have the coverage you need.

Your agent uses replacement cost estimation tools to establish a starting point for your insurance coverage. But you know your home best. And we look to you to give your agent the most complete, up-to-date information in order to protect your home and your style of living. Here are two quick things you can do today:

1. **Look critically at your Policy Declarations page, which comes after the opening letter in this package.** Do you believe you have enough Coverage A? (This is the amount you'd get for reconstruction of an as-close-as-possible replica of your home in the event of total loss.) If you're not sure, call your agent for help.
2. **Take inventory.** Compare the value of your personal belongings to the Coverage C amount on your Policy Declarations page.

It's important to know: your home's market value is totally different from what it would cost to reconstruct. Today's market value reflects economic conditions, taxes, school districts, the market value of land, and many other factors that have nothing to do with how much it would cost to reconstruct your home from scratch.

### What would it cost to reconstruct?

Reconstruction cost is based almost exclusively on the cost of materials and labor as well as demand for contractor services. In the event of total loss, a properly insured policyholder can rebuild with the same quality of materials and workmanship in their current home (unless replacement cost coverages were declined or a functional replacement cost policy was deliberately selected). Of course, we hope you'll never need these services. But we'll all sleep better knowing you're fully insured.

### How much would it take to reconstruct your home?

Each home is unique. You know your home best. It's your responsibility to make sure you're fully insured. That means you need to have enough insurance coverage to rebuild your home and replace all of your personal belongings in the event of total loss.

How can you determine your needs? Ask yourself the questions below. If you need help answering them, call your agent and discuss your insurance needs with them.

They will assist you in determining how much insurance would be needed to fully protect your home and belongings.

### How much would it take to reconstruct your home at today's prices?

Things to consider include, but are not limited to, the following:

- Your home's age (older homes tend to be more expensive to reconstruct) and style (contemporary, colonial, cape cod, etc.)



- Flooring - hardwood, ceramic tile, carpet, vinyl, etc.
- Heating system - gas forced air, heat pump, etc.
- Foundation type - basement, crawlspace, etc.
- Recent improvements you may have made (remodeled bathroom or kitchen, finished basement, added room)

**How much is enough to replace the structures surrounding your home at today's prices?**

Things to consider include, but are not limited to, the following:

- Your fence, detached garage, gazebo, barn, or storage shed
- If you have an in-ground swimming pool or just repaved your driveway or sidewalk

**What would it take to replace your personal belongings at today's prices?**

Things to consider include, but are not limited to, the following:

- All your basics (furniture, rugs, linens, kitchenware, tools) and every electronic gadget
- Your entire wardrobe, your jewelry, medicines, and personal effects
- Have you made any big purchases lately?
- If you have a garage full of tools, are passionate about the latest gadgets, or collect just about anything, you should seriously consider getting more personal belongings coverage than the standard policy provides.

**We're Here to Help**

If you have any questions or would like to review your coverage limits, please contact your agent at the telephone number listed on your Policy Declarations and a member of our team will be happy to help. Thank you for trusting us with your insurance needs.