

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

This package contains your renters (tenants) renewal. Please look over this information and keep it with your important documents.

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

Please also feel free to ask us to review your insurance rate before your policy renews on 08/03/2021. We have included an "Information about Policy Rate Determination" notice in this package which will provide you additional details. As always, thank you for continuing to trust Liberty Mutual with your insurance needs.

If you have any questions about your coverage, available discounts or product offerings, please call us at 1-800-225-8285.

Sincerely,
Your Liberty Mutual Service Team

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CONTACT US

Questions About
Your Policy

By Phone

For service:

1-800-225-8285

Mon - Fri 8AM-10PM EST

Sat 8AM-8PM EST

Sun 11AM-5PM EST

Visit Us Online

LibertyMutual.com

To Report a Claim

By Phone

1-800-2CLAIMS

(1-800-225-2467)

Online

LibertyMutual.com/Claims

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

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



A GUIDE TO YOUR RENTERS RENEWAL PACKET

PAGE	SECTION
1	Policy Declarations Includes important information about your policy, including insurance information as well as your discounts and benefits.
1	Coverage Information Includes important coverage information. Please review this section in detail to ensure you are fully covered. Contact us with any questions.
4-7	Important Notices & Policy Forms This section includes any notices and policy forms that may change your coverages.



Named Insured:

[REDACTED]

Policy Number:

[REDACTED]

Policy Period:

08/03/2021 to 08/03/2022

Mailing Address:

[REDACTED]

[REDACTED]

Important Billing Information Enclosed



Questions about your Policy?
Call 1-800-225-8285

Policy Number:

[REDACTED]

Report a Claim:

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



ACTION REQUIRED:
PLEASE REVIEW AND KEEP FOR YOUR RECORDS.

Policy Declarations

Total 12 Month Premium: \$63.00

Insurance Information

Named Insured: [REDACTED] Policy Number: [REDACTED]
Mailing Address: [REDACTED] Policy Period: 08/03/2021-08/03/2022 12:01 a.m.
standard time at the address of the
Named Insured at Insured Location.
Insured Location: Same as Mailing address above Declarations Effective: 08/03/2021

DISCOUNTS AND BENEFITS SECTION

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

- Claims Free Discount
- Early Quote Discount
- Multi Policy Discount - Auto
- Preferred Payment Discount

Coverage Information

Standard Policy

SECTION I COVERAGES	LIMITS	PREMIUM
C. Personal Property	\$ 5,160	
D. Loss of Use of Insured Location	\$ 1,040	
SECTION II COVERAGES	LIMITS	PREMIUM
E. Personal Liability (each occurrence)	\$ 100,000	
F. Medical Payments to Others (each person)	\$ 1,000	

POLICY DEDUCTIBLES

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



Want to Add a Coverage?

Call 1-800-225-8285 to talk to your agent about the availability of this coverage and whether it meets your needs.

Policy Number:

[REDACTED]

Report a Claim:

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



Coverage Information continued

Total Standard Policy	\$	63
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ADDITIONAL COVERAGES	DEDUCTIBLE	LIMITS	PREMIUM
Personal Property Replacement Cost			INCL
Total Additional Coverages		\$	0

Total 12 Month Policy Premium: \$63.00

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.

- **Personal Electronics:** 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.

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

Renters Policy ([REDACTED])

Special Provisions - Arizona ([REDACTED])

Personal Property Replacement Cost
([REDACTED])

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.

Your Service Office:

Liberty Mutual

[REDACTED]
[REDACTED]



Questions about your Policy?
Call 1-800-225-8285

Policy Number:

[REDACTED]

Report a Claim:

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



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

James McFarlane

[REDACTED]
[REDACTED]

Mark [REDACTED]

[REDACTED]
[REDACTED]



06/29/2021

INSURANCE
INFORMATION

Important Notice About Your Electronic Payment

Dear [REDACTED],

You have elected the Electronic Funds Transfer billing method to pay your policy premium.

The payment will be billed to your financial institution on 08/05/2021 for withdrawal from your account within three business days, as noted below.

In the future, payments will be withdrawn within three business days of your originally selected bill day for each installment period, until the insurance premium is satisfied. We will notify you of any change in the payment amount on or before the billing date.

Unsuccessful payments may be subject to a \$10.00 fee.

If **your payment account changes**, e.g., you open a new account, move to a new financial institution, or change your account number, you must notify a service representative immediately to avoid the \$10.00 fee for returned payments.

If you have any questions, please contact a service representative at 1-800-225-8285 .

Policy Number	Policy Name	Payment Amount
[REDACTED]	[REDACTED]	\$5.25

Billing Date: 08/05/2021

Total Withdrawal Amount: \$5.25

Named Insured:
[REDACTED]

Policy Number:
[REDACTED]

Policy Period:
08/03/2021
08/03/2022



ACTION REQUIRED

- Make note of the payment amount for your withdrawal.
- If you need to change your payment account, notify us immediately.



CONTACT US

Questions About
Your Policy

For service:
1-800-225-8285

Online
LibertyMutual.com

GO PAPERLESS

Manage your policy 24/7
on eService

LibertyMutual.com/register

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

- **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/register 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/register or if you already have an eService account, simply login.
- **Online.** Pay your bill online with eService at LibertyMutual.com/register. Click to register, or if you already have an eService account, simply login. A charge may 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
- A Liberty Mutual 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

- 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 1-800-225-8285 and a representative will be happy to assist you.

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

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 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

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 credit history, 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. 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 08/03/2022.

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.