

\*000000\*  
Liberty Mutual  
PO Box 958416  
Lake Mary, FL 32795-9959



David A Paul  
Lara J Paul  
68 Fairmont St  
Washington AZ 11112

## Thank you for being a Liberty Mutual Auto Customer since 2011!

This package contains your auto renewal insurance policy. Please look over this information to ensure your limits, additional coverages, and discounts are correct, and keep it with your important documents. Through your affiliation with **Liberty Mutual Group**, you are receiving special savings on your auto insurance.

Your policy includes Liberty Advantage™, which provides exclusive benefits for our Massachusetts drivers, including enhanced rental car coverage, 24-hour roadside assistance coverage, new car replacement, and mechanical parts replacement coverage.

Because you are a safe driver and long-term Liberty Mutual customer, you automatically qualify\*\* for our accident and violation surcharge forgiveness program. This important benefit could save you hundreds of dollars if you cause an accident or receive a minor motor vehicle violation.\*

You can also choose to purchase our Liberty Advantage Plus™ product. Liberty Advantage Plus provides full accident and violation forgiveness to qualified policies. It also includes our better car replacement coverage, which increases the amount we pay for your car if it experiences a covered total loss. Please call or visit us online if you are interested in these benefits.

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.

\*\* Subject to verification of your driving record.

\* Violation forgiveness applies to a noncriminal minor motor vehicle traffic law violation if it is the first such violation for each operator.

Learn more about our privacy policy at [LibertyMutual.com/privacy](http://LibertyMutual.com/privacy)

**Important Billing Information Enclosed**



### CONTACT US

Questions About  
Your Policy

By Phone  
1-800-225-8285

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)

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)

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



40024012AD121832314530000000



Please also feel free to ask us to review your insurance rate before your policy renews on 05/12/2022. 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.

At Liberty Mutual, we want Massachusetts drivers like you to feel secure knowing that you are insured by a company you can count on.

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

## A GUIDE TO YOUR AUTO RENEWAL PACKET

PAGE	SECTION
1	<b>Policy Declarations</b> Includes important information about your policy, including vehicles and drivers covered as well as your discounts and benefits.
2	<b>Coverage Information</b> Includes important coverage information. Please review this section in detail to ensure you are fully covered. Contact us with any questions.
6-19	<b>Important Notices &amp; Policy Forms</b> This section includes any notices and policy forms that may change your coverages.

**Named Insured:**

1. David A Paul
2. Lara J Paul

**Policy Number:****Policy Period:**

05/12/2022 to 05/12/2023

**Mailing Address:**

68 Fairmont St  
Washington AZ, 11112

**Affinity:**

Liberty Mutual Group

**Important Billing Information Enclosed**



Questions about your Policy?

Call 1-800-225-8285

Report a Claim:

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



**ACTION REQUIRED:**

PLEASE REVIEW AND KEEP FOR YOUR RECORDS.

Coverage  
Selections  
Page

## Policy Declarations

Total Annual Policy Premium: \$ 1,813.00

This page and any attached endorsements form a part of your policy, which is issued by Liberty Mutual Insurance Company (a stock insurance company), Boston, MA.

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

### Insurance Information

Named Insured:	David A Paul Lara J Paul	Policy Number:	[REDACTED]
Mailing Address:	68 Fairmont St Washington AZ 11112	Policy Period:	05/12/2022-05/12/2023 12:01 a.m. standard time at the address of the Named Insured
		Declarations Effective:	05/12/2022
		Affinity Affiliation:	Liberty Mutual Group

### Vehicles Covered by Your Auto Policy

	YEAR	MAKE	MODEL	VEHICLE ID NUMBER
1	2014	HOND	ODYSSEY	5FNRL5H9XEB072233
2	2019	CHEV	BOLT	1G1FY6S07K41344558

### Driver Information

	NAME	STATE	DATE FIRST LICENSED Auto      Motorcycle
1	David Paul	MA	09/99
2	Lara Paul	MA	03/99
3	Camilla Paul	IN	10/17

To ensure proper coverage and avoid possible actions such as cancellation or rescission of your policy, please check carefully that all drivers of your vehicle(s) are shown above. All household members and individuals who customarily operate your vehicle(s) must be listed on your policy.

**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.

**Report a Claim:**

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

**DISCOUNTS AND BENEFITS SECTION**

Your discounts and benefits have been applied to your Total Annual Policy Premium.

**Vehicle Discounts**

	VEH 1	VEH 2
	2014	2019
	HOND	CHEV
	ODYSSEY	BOLT
Liberty Responsible Driver Discount Plus	Yes	
Liberty Responsible Driver Discount		
Annual Mileage	5 %	8 %
Multi-Car	5 %	5 %
Good Student		
Driver Training		
Rider Training		
Public Transit	15 %	
Driving Years OR Age 65 and Older	Yes	Yes
Anti-Theft	20 %	20 %
Air Bag/Automatic Seatbelts	25 %	25 %

**Policy Discounts**

Group Savings Plus® - 10 %	Liberty Preferred Discount - 15 %
Early Shopper - No	Enrollment Credit - No

**Coverage Information**

This policy provides only the coverages for which a premium charge is shown.

COVERAGES (PARTS 1-12)	LIMITS	PREMIUM PER VEHICLE	
		VEH 1	VEH 2
		2014	2019
		HOND	CHEV
		ODYSSEY	BOLT

**Compulsory Insurance**

1. Bodily Injury	\$	20,000 Each Person	\$ 124.00	\$ 148.00
to Others	\$	40,000 Each Accident		

**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.

**Report a Claim:**

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

**Coverage Information** continued

COVERAGES (PARTS 1-12)		LIMITS	PREMIUM PER VEHICLE	
			VEH 1 2014 HOND ODYSSEY	VEH 2 2019 CHEV BOLT
<b>Compulsory Insurance</b> <i>(continued)</i>				
2. Personal Injury Protection	\$	8,000 Each Person	\$ 40.00	\$ 44.00
		Veh 1: NONE Veh 2: NONE		
3. Bodily Injury Caused by An Uninsured Auto	\$	100,000 Each Person 300,000 Each Accident	\$ 14.00	\$ 13.00
		(Compulsory Limit \$ 20,000/\$ 40,000)		
4. Damage to Someone Else's Property	\$	100,000 Each Accident	\$ 167.00	\$ 246.00
		(Compulsory Limit \$ 5,000)		
<b>Optional Coverage</b>				
5. Optional Bodily Injury to Others	\$	100,000 Each Person 300,000 Each Accident	\$ 68.00	\$ 88.00
6. Medical Payments	\$	Each Person		
7. Collision			\$ 276.00	\$ 416.00
		Actual Cash Value Less Deductible		
		Veh 1: \$ 1,000/Waiver* Veh 2: \$ 1,000/Waiver*		
		*Waiver Of Deductible endorsement provisions apply		
8. Limited Collision				
9. Comprehensive			\$ 103.00	\$ 128.00
		Actual Cash Value Less Deductible		
		Veh 1: \$ 1,000/\$ 0 Glass Veh 2: \$ 1,000/\$ 0 Glass		
10. Substitute Transportation	Up to \$	Each Day Maximum		
11. Towing and Labor	Up to \$	For Each Disablement		
12. Bodily Injury Caused by an Underinsured Auto	\$	100,000 Each Person 300,000 Each Accident	\$ 27.00	\$ 26.00
Driving Record Rating Plan Adjustment			(\$ 115.00)	N/C

**Annual Premium Per Vehicle:****\$ 704.00 \$ 1,109.00**



### 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.

### Report a Claim:

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



## Coverage Information continued

**Total Annual Policy Premium : \$ 1,813.00**

### 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.

- **Deductible Fund™:** The last thing you want to think about after an accident is your deductible. We'll lower your collision deductible on every car on your policy by \$ 100 each year you keep the fund.
- **Rental Car Reimbursement:** An accident shouldn't slow you down. We'll pay your rental costs for as long as it takes to fix your car when you repair it at one of our Guaranteed Repair Network shops.

\*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.

### Additional Information for Vehicles Covered by Your Policy

#### Places of Principal Garaging

VEH 1: 10

VEH 2: 18

#### Driving Record Points

VEH 1: 99

VEH 2: 00

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

MA Mandatory Endorsement AS2332

MA Medical Payment Endorsement AS3820

Waiver Of Deductible AS2339

MA Mandatory Endorsement AS3765

Liberty Advantage AS2311

### Special State Provisions

NOTICE: You must notify us of changes that have occurred prior to the renewal of this policy and during the policy period. It is a crime to knowingly provide false or fraudulent information for the purpose of defrauding an insurance company. If you or someone else on your behalf has knowingly given us false, deceptive, misleading or incomplete information and if such false, deceptive, misleading or incomplete information increases our risk of loss, we may refuse to pay claims under any or all of the Optional Insurance Parts and we may cancel your policy. Such information includes the description and the place of garaging of the vehicle(s) to be insured, the names of all household members and customary operators required to be listed and the answers given above for all listed operators. We may also limit our payments under Part 3 and Part 4. Check to make certain that you have correctly listed all operators and the completeness of their previous driving records. The Merit Rating Board may verify the accuracy of the previous driving records of all listed operators.

We will not pay for a collision or limited collision loss for an accident which occurs while your auto is being operated by a household member who is not listed as an operator on your policy. Payment is withheld when the household member, if listed, would require the payment of additional premium on your policy because the household member would be classified as an inexperienced operator or would require payment of additional premium on your policy under the driving record rating plan.