

000001



Thank you for insuring with Liberty Mutual.

This package contains your updated policy declarations and documents that reflect changes made to your policy.

- Remove Location Caption
- Remove Scheduled Property

Please look over this information and keep it with your insurance documents.

Be sure to download our mobile app or visit LibertyMutual.com/register and check out our eService options. eService makes it easy to get information and manage your Liberty Mutual account online whenever you like.

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

40000004H4722156078440000000



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 ENDORSEMENT
PACKET



Learn more about our privacy policy at LibertyMutual.com/privacy

THIS IS NOT YOUR RENTERS INSURANCE BILL. YOU WILL BE BILLED SEPARATELY.

A GUIDE TO YOUR RENTERS ENDORSEMENT PACKET

PAGE	SECTION
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- | | |
|---|--|
| 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 | 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:

07/27/2020 to 07/27/2021

Mailing Address:

[REDACTED]

[REDACTED]



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.

Policy Declarations

Total 12 Month Premium: \$368.00

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

Reason for your new declarations page: Changes made to your policy
Please refer to the **Change Detail** section on page 2 for more information.
Effective date of this change: 07/27/2020

Insurance Information

Named Insured:		Policy Number:	
Mailing Address:		Policy Period:	07/27/2020-07/27/2021 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: 07/27/2020	

DISCOUNTS AND BENEFITS SECTION

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

	PREMIUM
• Protective Device Discounts:	\$ (24)
Smoke/Heat Alarm-All Floors, Extinguishers and Dead Bolt Locks	
Partial Sprinkler System	
Total Discounts and Benefits	\$ (24)

Coverage Information

Standard Policy

SECTION I COVERAGES	LIMITS	PREMIUM
C. Personal Property with Replacement Cost	\$ 55,720	
D. Loss of Use of Insured Location	\$ 11,150	



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

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

POLICY DEDUCTIBLES

Losses covered under Section I are subject to a deductible of : \$500

Total Standard Policy	\$ 300
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ADDITIONAL COVERAGES	DEDUCTIBLE	LIMITS	PREMIUM
Credit Card, Fund Transfer Card, Forgery	\$	1,000	\$ 0
Escape of Water (Building/Spec Contents)	\$ 1,000	\$ 10,000	\$ 48
Personal Property Replacement Cost			\$ 30
Coverage E increased limit			\$ 14
Total Additional Coverages			\$ 92

Total 12 Month Policy Premium: \$368.00

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.

- **Multi-Policy Discounts:** Having more than one insurance policy with Liberty Mutual can save you time and money. Learn more about how you can bundle your auto, home, renters, or condo insurance.
- **Home Computer and Smartphone:** If your smartphone or other devices are not insured, repairing or replacing them can be expensive. Did you know you can insure multiple devices for up to \$10,000 with a deductible of \$50.00?
- **Identity Fraud Expense:** A stolen identity can be scary and expensive. We'll provide counseling, and pay up to \$30,000 for expenses such as lost wages and attorney fees incurred to recover your identity.

*These optional coverages are subject to policy provisions, limitations, and exclusions. Daily limits or a deductible may apply. For a complete explanation, please consult your agent today.

Change Detail

Changes made to your policy for: Policy Change 1

- Remove Location Caption
- Remove Scheduled Property

The premium credit for above changes is \$127, which is included in your total policy premium.



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

[Redacted]
[Redacted]

Report a Claim:
1-800-2CLAIMS or
LibertyMutual.com/Claims



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

[Redacted]	[Redacted]
[Redacted]	[Redacted]
[Redacted]	[Redacted]
[Redacted]	[Redacted]
[Redacted]	[Redacted]
[Redacted]	[Redacted]
[Redacted]	[Redacted]
[Redacted]	[Redacted]

[Redacted]

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.

Theft of Personal Property Coverage: This policy does not contain coverage for theft of personal property away from the premises. This coverage may be purchased for an additional premium.

David M. J...

[Redacted]
[Redacted]

[Signature]

[Redacted]
[Redacted]

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

[Signature]

[Redacted]
[Redacted]

Important Information

The enclosed endorsement updates your policy and should be attached to it.

The premium adjustment, if any, for this change will be sent to you separately within a few days.

- Charges will be billed, or, if your account is being paid in installments, will be spread over the remaining installments.
- A check will be sent separately for credits on paid up accounts. On open balance accounts, credits will be spread over the remaining installments or applied to unpaid bills.

If you have any questions, please call or write your Liberty service office.