

\*000001\*  
Liberty Mutual  
PO Box 958416  
Lake Mary, FL 32795-9959



Zohreh Motemanni Kenari  
Naser Mirzaei Mehmandoust Sofla  
351 N Post Oak Ln 712  
Houston TX 77024-5953

## Thank you for insuring with Liberty Mutual.

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

- Change Name Zohreh Motemanni Kenari
- Add Inflation Protection
- Change Scheduled Property Territory

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

Be sure to download our mobile app or visit [LibertyMutual.com/register](http://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 .

Sincerely,  
Your Liberty Mutual Service Team



### CONTACT US

Questions About  
Your Policy

By Phone  
For service:

Mon - Fri 8AM-10PM EST  
Sat 8AM-8PM EST  
Sun 11AM-5PM EST

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)

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



## A GUIDE TO YOUR RENTERS ENDORSEMENT PACKET

PAGE	SECTION
1	<b>Policy Declarations</b> Includes important information about your policy, including insurance information as well as your discounts and benefits.
1	<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.
4-10	<b>Important Notices &amp; Policy Forms</b> This section includes any notices and policy forms that may change your coverages.



**Named Insured:**

1. Zohreh Motemanni Kenari  
2. Naser Mirzaei  
Mehmandoust Sofla

**Policy Number:**

H41-291-976249-75 4 6

**Policy Period:**

06/25/2024 to 06/25/2025

**Mailing Address:**

351 N Post Oak Ln 712  
Houston TX 77024-5953



Questions about your Policy?  
Call

Policy Number:  
H41-291-976249-75 4 6

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: \$116.00

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: 06/25/2024**

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

### Insurance Information

Named Insured:	Zohreh Motemanni Kenari Naser Mirzaei Mehmandoust Sofla	Policy Number:	H41-291-976249-75 4 6
Mailing Address:	351 N Post Oak Ln 712 Houston TX 77024-5953	Policy Period:	06/25/2024-06/25/2025 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: 06/25/2024		

### DISCOUNTS AND BENEFITS SECTION

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

- Claims Free Discount
- Early Quote Discount
- Online Purchase Discount
- Preferred Payment Discount

## Coverage Information

### Standard Policy

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



### Want to Add a Coverage?

Call to talk to your agent about the availability of this coverage and whether it meets your needs.

### Policy Number:

H41-291-976249-75 4 6

### Report a Claim:

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



## Coverage Information continued

### POLICY DEDUCTIBLES - SECTION I

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

Total Standard Policy	\$	116
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ADDITIONAL COVERAGES	DEDUCTIBLE	LIMITS	PREMIUM
PERSONAL PROPERTY REPLACEMENT COST		\$	0

**Total 12 Month Policy Premium: \$116.00**

### Change Detail

Changes made to your policy for: Policy Change 1

- Change Name Zohreh Motemanni Kenari
- Change Scheduled Property Territory
- Add Inflation Protection

There is no premium increase for above changes.

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

Renters Policy (LMHO 2004 12 17)	Amendatory Endorsement - Payment of Premium (LMHO 2306 02 23)
Special Provisions - Texas (LMHO2100TX 0119)	Personal Property Replacement Cost (LMHO 2300 12 17)

### 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.



Questions about your Policy?  
Call

Policy Number:  
H41-291-976249-75 4 6

Report a Claim:  
1-800-2CLAIMS or  
[LibertyMutual.com/Claims](http://LibertyMutual.com/Claims)



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

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Timothy M. Sweeney  
President

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Damon Hart  
Secretary

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

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Parker Koppelman  
Authorized Representative

28 TAC Section 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:

**Phone:** 1-800-252-3439

**Email:** [ConsumerProtection@tdi.texas.gov](mailto:ConsumerProtection@tdi.texas.gov)

**Website:** [www.tdi.texas.gov/consumer](http://www.tdi.texas.gov/consumer)

**Mail:** Consumer Protection MC 111-1A

P.O. Box 149091

Austin, TX 78714-9101

- 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.** You should file your claim with your insurance company as soon as possible. When you file a claim 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. 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.

- 10. 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**

- 11. 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.

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

**13. 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.

**14. 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.

**15. 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.

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

**17. Refund of premium.** If you or your insurance company cancel your policy before it ends, the company must refund any unused premium.

- If the company cancels, they have **15 business days** from the day they cancel your policy.
- If you ask to cancel your policy, the company has **15 business days** from the day you want the policy to end.

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.

**18. 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.

**19. 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.

**20. 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.

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

**22. 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.

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

**24. 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.

**25. 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 **30 days** before your policy expires, or you can require them to renew your policy.

**26. 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.

**27. 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.