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Liberty Mutual Office  
PO Box 958416  
Lake Mary, FL 32795-9959



Lauren M Carpenter  
Benjamin D Carpenter  
206 Allynd Blvd  
Chardon OH 44024-1011

## Thank you for being a Liberty Mutual Home Customer since 2016!

This package contains your homeowners renewal. Please look over this information and keep it with your important documents. Also, you are receiving special group savings through your affiliation with the Subaru of America.

Remember, you can download our mobile app or visit [LibertyMutual.com/register](http://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 11/02/2019. 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 me or a member of my service team.

Sincerely,

**Christopher Eldred**

Sales Representative

5900 Landerbrook Dr Ste 250  
Mayfield Heights OH 44124

1-440-264-1076  
1-800-437-7995

*Please contact me to schedule an appointment so I can be available for your visit.*



### CONTACT US

Questions About  
Your Policy

By Phone

1-440-264-1076

1-800-437-7995

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)

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)

Lost your bill and need to  
make a payment? Here is  
the address:

Liberty Mutual Insurance  
PO Box 1604  
NEW YORK, NY 10116

CONTINUE TO THE NEXT PAGE

FOR A GUIDE TO YOUR  
HOME RENEWAL PACKET



## A GUIDE TO YOUR HOME RENEWAL PACKET

PAGE	SECTION
1	<b>Policy Declarations</b> Includes important information about your policy, including insurance information 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.
5-8	<b>Important Notices &amp; Policy Forms</b> This section includes any notices and policy forms that may change your coverages.



**Named Insured:**

1. Lauren M Carpenter
2. Benjamin D Carpenter

**Policy Number:**

H3V-288-480008-40 9 8

**Policy Period:**

11/02/2019 to 11/02/2020

**Mailing Address:**

206 Allynd Blvd  
Chardon OH 44024-1011

**Affinity:**

Subaru of America



Questions about your Policy?

Call 1-440-264-1076 or  
1-800-437-7995

Policy Number:

H3V-288-480008-40 9 8

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: \$437.00

Your discounts and benefits have been applied. Includes state sales tax and local surcharge where applicable. Through your affiliation with the Subaru of America your policy includes special group savings on your home insurance.

### Insurance Information

Named Insured:	Lauren M Carpenter Benjamin D Carpenter	Policy Number:	H3V-288-480008-40 9 8
Mailing Address:	206 Allynd Blvd Chardon OH 44024-1011	Policy Period:	11/02/2019-11/02/2020 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:	11/02/2019

### DISCOUNTS AND BENEFITS SECTION

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

- Inflation Protection Discount
- Claims Free Discount
- Recent Home Buyer Discount
- Multi Policy Discount - Auto
- Paperless Policy Discount
- Basic Home Safety
- Smart Home
  - Fire Protection
- Claims-Free Advantage: (Also known as Accelerated Loss Forgiveness)  
Remain loss free and continuously insured for years in order to earn Claims-Free Advantage.
- New or Renovated Home Discount
- Early Shopper Discount
- New Roof Discount
- Paid-in-Full Discount

**Want to Add a Coverage?**

Call 1-440-264-1076 or  
1-800-437-7995 to talk to your  
agent about the availability of  
this coverage and whether it  
meets your needs.

**Policy Number:**

H3V-288-480008-40 9 8

**Report a Claim:**

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



## Coverage Information

**Standard Policy with HomeProtector Plus™**

SECTION I COVERAGES	LIMITS	PREMIUM
A. Dwelling with Expanded Replacement Cost	\$ 247,500	
B. Other Structures on Insured Location	\$ 24,750	
C. Personal Property with Replacement Cost	\$ 185,630	
D. Loss of Use of Insured Location	Actual Loss Sustained	

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

**POLICY DEDUCTIBLES**

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

<b>Total Standard Policy with HomeProtector Plus™</b>	<b>\$ 437</b>
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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	INCL
Coverage E increased limit			INCL
<b>Total Additional Coverages</b>			<b>\$ 0</b>

**Total 12 Month Policy Premium: \$437.00**

**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.

- **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.



### Want to Add a Coverage?

Call 1-440-264-1076 or 1-800-437-7995 to talk to your agent about the availability of this coverage and whether it meets your needs.

### Policy Number:

H3V-288-480008-40 9 8

### Report a Claim:

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



### Additional Coverages and Products Available\* *(continued)*

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- **Power Outage Endorsement:** A power outage can disrupt your life, but it shouldn't disrupt your finances. We'll cover up to \$1,000 for the expense you incur for meals and temporary housing due to a power outage.

\*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.

### Mortgage Information

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Mortgagee 1:  
NATIONSTAR  
MORTGAGE LLC, ITS  
SUCCESSORS A  
ITS SUCCESSORS  
AND/OR ASSIGNS  
LOAN NO. 0628335523  
PO Box 7729  
Springfield, OH 45501

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

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LibertyGuard® Deluxe Homeowner Policy (HO 00 03 04 91)	Home Protector Plus (FMHO 3331 0312)
Escape of Water (Building/Spec Contents) (FMHO 6500 1115)	Protective Devices (FMHO 4172 1014)
Credit Card, Fund Transfer Card, Forgery (HO 04 53 04 91)	Amendmt Pol Definitions (FMHO-2934 7/04)
Special Provisions - Ohio (FMHO6100OH 0616)	Amendatory Mold End (FMHO 3370 1112)
Seepage Exclusion Endorsement (FMHO 3391 1112)	No SecII/Limt I-Daycare (HO 04 96 04 91)
Lead Poisoning Exclusion (FMHO-976 05/92)	Inflation Protection (FMHO-2836)
Fuel Storage Exclusion (FMHO-1097 1/97)	LMHC Membership (2340)

### Important Messages

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**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 1-440-264-1076 or  
1-800-437-7995

Policy Number:

H3V-288-480008-40 9 8

Report a Claim:

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



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

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James MacPhee  
President

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Mark C. Touhey  
Secretary

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

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Hamid Mirza  
Authorized Representative

## Notice of Membership in Liberty Mutual Holding Company Inc.

While this policy is in effect, the named insured first named in the Declarations is a member of Liberty Mutual Holding Company Inc. and is entitled to vote either in person or by proxy at any and all meetings of the members of said company. The Annual Meeting of Liberty Mutual Holding Company Inc. is in Boston, Massachusetts, on the second Wednesday in April each year at ten o'clock in the morning.

The named insured first named in the Declarations shall participate in the distribution of any dividends declared by us for this Policy. The amount of such Named Insured's participation is determined by the decision of our Board of Directors in compliance with any laws that apply.

Any provisions in the policy relating to:

1. Membership in Liberty Mutual Insurance Company or Liberty Mutual Fire Insurance Company; or
2. Entitlement to dividends as a member of Liberty Mutual Insurance Company or Liberty Mutual Fire Insurance Company

are deleted and replaced by the preceding paragraphs.



## Offer Of Mine Subsidence Insurance Coverage

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This constitutes an offer to include optional mine subsidence insurance coverage in your property insurance policy if the policy covers a one to four family dwelling structure located in one of the following Ohio counties: Delaware, Erie, Geauga, Lake, Licking, Medina, Ottawa, Portage, Preble, Summit, and Wayne. Mine Subsidence insurance, provided by the Ohio Mine Subsidence Insurance Underwriting Association, provides up to \$300,000 of coverage or the amount of insurance on the dwelling, whichever is less, for property damage to the structure caused by mine subsidence. Mine subsidence is loss caused by the collapse or lateral or vertical movement of structures resulting from the caving in of underground mines. The annual premium for this coverage is \$5.00. To accept this offer you must complete an application for mine subsidence coverage and return it to your agent. You may obtain this application from your insurance agent who obtained the insurance on your home for you.

OH-MSI-1 (7/2009)  
FMHO 3016 11 09

OHIO MINE SUBSIDENCE FORM

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### Information about Policy Rate Determination

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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 11/02/2020.**

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.

PMKT 861 04 17

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### Important Notice - Notice of Change in Company

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We take our responsibility to our customers seriously, and part of that responsibility is keeping you informed at all times.

You may notice that the Liberty Mutual company listed on the Policy Declarations page has changed to ***Liberty Mutual Personal Insurance Company***. Your previous Liberty Mutual company is no longer renewing or writing homeowners policies in this state. We made this decision for operational purposes only.

Please rest assured that your insurance coverage, premium and service are not affected by this change. Any change in your premium is not related to your move to a different company.

## Notice of Privacy Policy

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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.