

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



Amanda L Quatrani
Stephen Quatrani
6 Iroquois Ln
Commack NY 11725-4209

Thank you for being a Liberty Mutual Home Customer since 2018!

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 Northwell Health.

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 10/26/2021. 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 me or a member of my service team.

Sincerely,

Domenick Giampapa
Sales Representative
102 Vanderbilt Motor Pkwy Ste 220
Hauppauge NY 11788
1-631-233-3734
1-800-599-3871

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



CONTACT US

Questions About
Your Policy

By Phone
1-631-233-3734
1-800-599-3871

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

Visit Us Online
LibertyMutual.com

To Report a Claim

By Phone
1-800-2CLAIMS
(1-800-225-2467)

Online
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	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.
4-12	Important Notices & Policy Forms This section includes any notices and policy forms that may change your coverages.



Named Insured:

1. Amanda L Quatrani
2. Stephen Quatrani

Policy Number:

H37-228-569442-40 1 3

Policy Period:

10/26/2021 to 10/26/2022

Mailing Address:

6 Iroquois Ln
Commack NY 11725-4209

Affinity:

Northwell Health



Questions about your Policy?

Call 1-631-233-3734 or
1-800-599-3871

Policy Number:

H37-228-569442-40 1 3

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: \$1,944.00

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

Your discounts and benefits have been applied. Includes local fees and charges where applicable.

Through your affiliation with the Northwell Health your policy includes special group savings on your home insurance.

Insurance Information

Named Insured:	Amanda L Quatrani Stephen Quatrani	Policy Number:	H37-228-569442-40 1 3
Mailing Address:	6 Iroquois Ln Commack NY 11725-4209	Policy Period:	10/26/2021-10/26/2022 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: 10/26/2021		

DISCOUNTS AND BENEFITS SECTION

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

- Inflation Protection Discount
- New Roof Discount
- Basic Home Safety
- Recent Home Buyer Discount
- Multi Policy Discount - Auto

Coverage Information

Standard Policy with HomeProtector Plus™

SECTION I COVERAGES	LIMITS	PREMIUM
A. Dwelling with Expanded Replacement Cost	\$ 489,100	
B. Other Structures on Insured Location	\$ 48,910	
C. Personal Property with Replacement Cost	\$ 366,830	
D. Loss of Use of Insured Location	Actual Loss Sustained	

**Want to Add a Coverage?**

Call 1-631-233-3734 or 1-800-599-3871 to talk to your agent about the availability of this coverage and whether it meets your needs.

Policy Number:

H37-228-569442-40 1 3

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

If losses are a result of Wind they are subject to a deductible of: \$500

If losses are a result of a Hurricane they are subject to a deductible of 5%: \$24,455

Total Standard Policy with HomeProtector Plus™	\$ 1,944
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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
Workers Compensation Coverage			INCL
Coverage E increased limit			INCL
Total Additional Coverages			\$ 0

Total 12 Month Policy Premium: \$1,944.00

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.

*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.



Questions about your Policy?

Call 1-631-233-3734 or
1-800-599-3871

Policy Number:

H37-228-569442-40 1 3

Report a Claim:

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



Mortgage Information

Mortgagee 1:
LOANDEPOT, ISAOA,
ATIMA C/O CENTRAL
LOAN
PORTING
LOAN NO. 0148593171
PO Box 202028
Florence, SC 29502

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

LibertyGuard® Deluxe Homeowner Policy (HO 00 03 04 91)	Home Protector Plus (FMHO-2023)
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 0720)
Special Provisions - New York (FMHO6100NY 1117)	Workers Compensation Coverage (HO 24 93 05 02)
Inflation Protection (FMHO-2936 9/04)	Hurricane Deductible (FMHO 3479 1112)
No Covg-Home Daycare Bus (HO 23 43 04 91)	NY - Amendatory End (FMHO-2240)
Amendatory Seepage End (FMHO-2265)	Fuel Storage Exclusion (FMHO 3181 0309)
Sexual Molestation Excl (FMHO-949 09/91)	

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.

Hurricane Deductible: This policy is subject to a hurricane deductible. This deductible is listed with your Standard Policy in the Policy Deductibles section. Please refer to PMKT 985 for further details.

David H. Long
President

Mark C. Touhey
Secretary

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

Hamid Mirza
Authorized Representative

New York Hurricane Deductible Customer Notice

Important Information Regarding the Deductible on Your Policy

This Policy is Subject to a Mandatory Hurricane Deductible- Disclosure Notice

This Disclosure Notice does not provide coverage nor does this notice replace any provisions of your policy. You should read your policy and review your Homeowners Policy Declaration for complete information on the coverages you are provided. If there is any conflict between the policy and this notice, the provisions of the policy shall prevail.

Your policy insures against the peril of windstorm. However, when covered property is damaged or destroyed by windstorm directly resulting from a **HURRICANE**, a **HURRICANE DEDUCTIBLE** applies to the total of all covered losses payable under Coverages A, B or C of Section I - Property Coverages occurring within the "Duration of a Hurricane" and caused directly or indirectly by a "Hurricane." This Hurricane Deductible will apply separately to each "Hurricane".

A "Hurricane" is defined as a storm system that has been declared a Hurricane by the National Weather Service and which causes sustained winds of greater than or equal to 74 miles per hour in any part of the state of New York. It includes the wind, wind gusts, hail, rain, lightning, snow or sleet, tornadoes or cyclones or any other weather conditions caused by or resulting from the storm system.

The "Duration of a Hurricane" means the time period beginning 12 hours before and ending 12 hours after the hurricane which caused the loss: a) makes landfall anywhere in New York State as determined by the National Weather Service, or b) makes landfall outside of New York State, but which is determined by the National Weather Service to provide Category 1 or higher force winds in the area within New York State in which the losses occur.

Please see your Homeowners Policy Declaration for the Hurricane Deductible percentage amounts and corresponding dollar amounts that apply to your policy. Although the Hurricane Deductible dollar amounts are displayed on your Homeowner Policy Declaration, you may compute the actual dollar amount by multiplying the Coverage A limit of liability by the deductible percentage amount. Please note, your Coverage A limit of liability often changes with each policy renewal (for example, due to Inflation Protection Coverage adjustments, or perhaps at your request). When this is the case, your hurricane deductible dollar amount will also change.

Because you are responsible for the portion of the loss up to the deductible amount, the premium you would have otherwise paid has been reduced.

Examples

Assume you have a Hurricane Deductible of 5% and the limits covered under the policy are:

\$200,000 (Coverage A limit)

\$20,000 (Coverage B limit)

\$100,000 (Coverage C limit)

$\$200,000 \text{ (Coverage A limit)} \times .05 \text{ (5\% Deductible)} = \$10,000 \text{ (Deductible Amount)}$

In the above example, if you experience a windstorm loss to your dwelling due to a hurricane as defined by your endorsement, you would be responsible for the first \$10,000 of any loss caused directly or indirectly by the windstorm to property covered under your policy.

The deductible is then applied to the total of the loss for all property coverages.

Loss Scenario #1

\$5,000	Loss to Dwelling (Coverage A)
\$1,000	Loss to Detached Garage (Coverage B)
\$500	Loss to Personal Property (Coverage C)
<hr/>	
\$6,500	Loss Total
-\$10,000	Deductible
<hr/>	
\$0	Amount we will pay for loss

Under this loss scenario, since the \$6,500 loss amount is less than the \$10,000 Hurricane Deductible amount, we would not pay for any amount of the loss.

Loss Scenario #2

\$30,000	Loss to Dwelling (Coverage A)
\$2,000	Loss to Detached Garage (Coverage B)
\$1,000	Loss to Personal Property (Coverage C)
<hr/>	
\$33,000	Loss Total
-\$10,000	Deductible
<hr/>	
\$23,000	Amount we will pay for loss

Under this loss scenario, since the \$33,000 loss amount is greater than the \$10,000 Hurricane Deductible amount, we would pay the difference, or \$23,000 of the loss.

Protecting Your Home From the Hurricane and Windstorm Perils

You can take several precautions to help reduce the chance and/or amount of damage by windstorm loss to the interior and exterior of your home and other buildings. Here are just a few items to consider before a hurricane threatens:

- In general, four areas of your home should be inspected for weakness - the roof, windows, doors, and garage door(s)
- Have composition roof shingles checked and if necessary, reinforce with additional nails or screws to more firmly secure them to the roof sheathing
- Install storm shutters over all exposed windows and other glass surfaces
- Have a professional reevaluate and strengthen entry and garage doors to withstand hurricane-force winds
- Wedge sliding glass doors to prevent their lifting from their tracks
- Trim back dead wood from trees
- Check for loose rain gutters and down spouts
- Secure lawn furniture and other loose material outdoors
- Determine where to move your boat in an emergency

THIS ENDORSEMENT CHANGES YOUR POLICY - PLEASE READ IT CAREFULLY

HOMEOWNER AMENDATORY ENDORSEMENT

DEFINITIONS

The opening paragraph is deleted and replaced by the following:

In this policy, "you" and "your" refer to the "named insured" shown in the Declarations and:

- a. the spouse of the "named insured" shown in the Declarations, if a resident of the same household; or
- b. the partner in a civil union, registered domestic partnership, or similar union or partnership, with the "named insured" shown in the Declarations, if a resident of the same household.

Item b., above, only applies if the civil union, registered domestic partnership or other similar union or partnership is validly entered into under the law of any state, territory or possession of the United States of America, any territory or province of Canada, or the equivalent of a state or province in any other country.

"We," "us" and "our" refer to the Company providing this insurance. In addition, certain words and phrases are defined as follows:

The following is added:

"Actual cash value"

- a. When damage to property is economically repairable, "actual cash value" means the cost that would be necessary to repair the damage based on the age and conditions of the materials making up the damaged property, less reasonable deduction for wear and tear, deterioration, and obsolescence.
- b. When damage to property is not economically repairable or loss prevents repair, "actual cash value" means the market value of property in a used condition equal to that of the lost or damaged property, if reasonably available on the used market.
- c. Otherwise, "actual cash value" means the market value of new, identical, or nearly identical property, less reasonable deduction for wear and tear, deterioration, and obsolescence.

The reasonable deduction in items a. and c., above, will apply to materials, labor, and overhead and profit.

Where the term actual cash value is stated in the policy and any endorsements attached to the policy, this Definition of "actual cash value" applies.

SECTIONS I AND II - CONDITIONS

Under **9. Death**, the opening paragraph is deleted and replaced by the following:

If any person named in the Declarations or the spouse, if a resident of the same household; or the partner in a civil union, registered domestic partnership or similar union or partnership, if a resident of the same household, dies:

All other provisions of this policy apply.

HURRICANE DEDUCTIBLE

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

A. Definitions

The following definitions are added for the purposes of the deductible provided by this endorsement only:

1. **"Hurricane"** means a storm system that has been declared a Hurricane by the National Weather Service and which causes sustained winds of greater than or equal to 74 miles per hour in any part of the state in which the residence premises are located. It includes the wind, wind gusts, hail, rain, lightning, snow or sleet, tornadoes or cyclones or any other weather conditions caused by or resulting from the storm system.
2. **"Duration of a 'Hurricane'"** means the time period beginning 12 hours before and ending 12 hours after the hurricane which caused the loss:
 - a) makes landfall anywhere in New York State as determined by the National Weather Service, or
 - b) makes landfall outside of New York State, but which is determined by the National Weather Service to provide Category 1 or higher force winds in the area within New York State in which the losses occur.
3. **"National Weather Service"** means the National Weather Service including any of its offices, centers or agencies (including but not limited to the National Hurricane Center) or, if the National Weather Service ceases to exist or ceases to perform the function of issuing "Hurricane" warnings, any such other entity as may replace it.

B. Hurricane Deductible

We will pay only that part of the total of all covered losses payable under Section I - Property Coverages that exceeds the Hurricane Deductible as stated on the Declarations, as follows:

1. **When this Hurricane Deductible Applies:** The Hurricane Deductible applies to the total of all covered losses under Coverages A, B or C, occurring within the "Duration of a Hurricane" and caused directly or indirectly by a "Hurricane." This Hurricane Deductible shall apply separately to each "Hurricane."
2. **How the Hurricane Deductible Amount is Determined:** The amount of the applicable Hurricane Deductible shall be determined by multiplying the Coverage A limit of liability as shown in the Declarations by the Hurricane Deductible Percentage amount shown on the Declarations.

If no Hurricane Deductible Percentage is shown on the Declarations, the amount of the applicable Hurricane Deductible shall be the dollar amount shown on the Declarations.

3. **Other Deductibles.** If the Hurricane Deductible amount under this endorsement is less than the base policy deductible as shown on the Declarations, the base policy deductible shall apply.

This endorsement does not provide additional coverage. All other provisions of this policy apply.

Important Notice For Policyholders Age 65 Or Older

In New York, insurance companies permit senior citizen policyholders to designate a third-party to receive notices of cancellation, nonrenewal, and conditional renewal, in addition to the notices received by the policyholder. If you are age 65 or older and you wish to designate a third-party to receive notices of cancellation, nonrenewal, and conditional renewal in addition to the notice you receive, you must notify Liberty Mutual of this by certified mail, return receipt requested, and the notice must contain written acceptance by the third-party. We will start sending copies to the third-party designee of all subsequent cancellation notices no later than ten business days from our receipt of your certified mail notification. Designation as a third-party shall not constitute acceptance of any liability on the third-party for services provided to you. Third-party designees who wish to terminate status as a designee must provide written notice to both you and Liberty Mutual. If you have already designated a third-party to receive notices of cancellation, nonrenewal, and conditional renewal and you wish to discontinue the designation, you must notify us in writing of your desire to do so. If you have any questions, please contact us at the number shown on your policy declarations.

If you are interested in designating someone to receive such duplicate notices, you should discuss this with them and obtain their approval. Complete the lower portion of this form by:

1. Entering the third party's name and address;
2. Signing and dating this form;
3. Having the third party sign and date it; and
4. Returning it certified mail, return receipt requested, to:
Liberty Mutual Insurance Company
1000 AAA Dr, Suite 150
Heathrow, FL 32795-9802

Keep a copy of the completed form for your records. The third party designation will become effective no later than ten (10) business days after we receive the completed form signed by both you and the third party designee. Third party designees who wish to terminate status as a designee must provide written notices to both you and Liberty Mutual.

Request to Designate a Third Party to Receive a Copy of Policy Termination Notices

Insured's: Name _____ Policy Number _____

Address _____ Policy Type: Homeowner _____ Auto _____

I designate the following person to receive a duplicate copy of any cancellation or non-renewal notice that you send me for the policy number shown above.

Name: _____

Street _____ City _____ State _____ Zip _____

Signature of Insured

Date

I accept the designation above. I understand my designation as a third party shall not constitute acceptance of any liability on my part or the insurer for services provided to the senior citizen insured. If I decide to terminate my designation, I must send written notification to both the insured and the insurer.

Signature of Third Party Designees

Date

Disclosure Of Insurance Scoring

We take pride in offering you excellent products with personal service at a competitive price. We consider many factors when determining your premium, one of which may include your insurance score.

What is an insurance score?

An insurance score is developed by using information from your credit report. Typical items from a credit report that could affect a score include, but are not limited to the following: payment history, number of revolving accounts, number of new accounts, the presence of collection accounts, bankruptcies and foreclosures.

Why does Liberty Mutual use insurance scores?

Liberty Mutual, as well as many other insurance companies, use insurance scores because they provide an objective way to evaluate the risk of an insured. Independent studies and our experience show that insurance scores are very good predictors of future losses. When insurance scores are combined with traditional risk evaluation factors, such as prior claims history, years of driving experience, etc., insurance companies can more accurately determine the risk a policy presents and thereby more accurately price each policy.

We may have previously reviewed your credit report or obtained an insurance score when your policy was originally issued. We may obtain or use credit information again provided, however, that upon renewal such information may only be used to reduce premiums.

The information used to develop the insurance score comes from either Equifax Information Services or Trans Union Consumer Solutions.

For any questions regarding any of the details contained in this notice, please call 1-800-526-1547.



Important Flood Insurance Notice

Your homeowners or dwelling policy does NOT provide coverage for loss caused by flood or mudslide, which is defined, in part, by the National Flood Insurance Program as:

A general and temporary condition of partial or complete inundation of normally dry land areas from overflow of inland or tidal waters or from the unusual and rapid accumulation or runoff of surface waters from any source.

If you are required by your mortgage lender to have flood insurance on your property, or if you feel that your property is susceptible to flood damage, insurance covering damage from flood is available on most buildings and contents in participating communities through the National Flood Insurance Program.

Information about flood insurance and whether your community participates in the program can be obtained from your local Liberty Mutual Sales Office, or directly from the National Flood Insurance Program by calling 1-800-638-6620 or via their website at <http://www.floodsmart.gov>.

PMKT 638 11 08

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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 10/26/2022.

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.

PMKT 861 04 17

Page 1 of 1

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.

Important Message About Your Policy - New Policy Definition

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

Recently, we updated the Homeowner Amendatory Endorsement and are providing you a new copy in this renewal packet. A new definition for Actual Cash Value is added to your policy with this endorsement.

Reviewing Your Coverage

Please review your new endorsement and keep it with your policy.

We're Here to Help

Thank you for trusting us with your insurance needs. If you have any questions, please contact your company representative at the telephone number listed on your Policy Declarations and a member of our team will be happy to help.

The summary that follows is for information purposes only and does not provide coverage. Your new Declarations Page, in conjunction with your policy and other applicable endorsements, provides complete details of your coverages. If this summary conflicts with the applicable policy language, the policy language prevails.