Liberty Mutual Auto and Home Insurance offers personalized coverage for both auto and home, ensuring protection for your car and residence with competitive pricing and customer service. The auto insurance includes a variety of standard options such as collision and liability coverage, while home insurance covers personal property, temporary living expenses, and liability claims, with claims often processed within 24 hours. The policy protects homes against losses from events like fire, theft, and vandalism, and also covers personal possessions that may be damaged or stolen. Liability coverage is provided for claims made against the insured for accidental damages. Additional coverage options include Home Protector Plus™, extra coverage for valuables, and specific protections for computers and smartphones. For auto protection, options include liability, medical payments, uninsured/underinsured motorist coverage, and features like accident forgiveness, 24-hour roadside assistance, and rental car reimbursement. Premium savings are highlighted, with potential savings of \$782 when switching to Liberty Mutual. However, certain coverages and benefits may vary by state and are subject to specific terms, conditions, and exclusions. For a comprehensive understanding of the policy, consulting a licensed sales representative is recommended.