



## Liberty Mutual Auto and Home Insurance

**Your car and home are at the center of your life.** That's why we want to help you protect them. With Liberty Mutual, you'll receive personalized insurance coverage and outstanding customer service at competitive prices—plus value-added benefits and money-saving discounts.

Our licensed sales representative will meet with you in person, explain your options clearly, and recommend coverage that ensures you are properly protected. And should an accident happen, you'll receive immediate, hassle-free action on your claim.



AUTO | HOME | LIFE

## Auto Insurance That's Right for You

Our standard coverage provides a wide range of options—from collision to liability. We also offer additional selections you can add on to enhance your protection.

<b>Protecting Yourself</b>	<ul style="list-style-type: none"><li>• Liability</li><li>• Medical Payments/Personal Injury Protection</li><li>• Uninsured/Underinsured Motorist</li></ul>
<b>Protecting Your Car</b>	<ul style="list-style-type: none"><li>• Collision</li><li>• Other Than Collision</li><li>• Mechanical Parts Replacement</li></ul>
<b>When You Have a Breakdown or an Accident</b>	<ul style="list-style-type: none"><li>• Accident Forgiveness<sup>1</sup></li><li>• 24-Hour Roadside Assistance<sup>2</sup></li><li>• Rental Car Reimbursement<sup>3</sup></li></ul>

## Home Insurance You Can Depend On

When your home is damaged, we handle claims quickly, often getting repairs underway within 24 hours. Your policy covers personal property, temporary additional living expenses, and liability claims.

<b>Base Policy Protection</b>	<p><b>Your Home</b> We'll protect your home against losses from events such as smoke, fire, or lightning; weight of ice, snow, or sleet; windstorms<sup>4</sup>; hail; theft or vandalism; and more.</p> <p><b>Your Possessions</b> If your personal possessions—including furniture, clothing, and appliances—are damaged or stolen as a result of a covered loss, we'll arrange for them to be repaired or replaced.</p> <p><b>Your Liability</b> We'll defend you when someone else makes a claim against you for accidentally causing a loss—for example, someone is hurt in your yard, or you damage property at someone else's home.</p>
<b>Additional Coverage Options</b>	<ul style="list-style-type: none"><li>• Home Protector Plus<sup>TM5</sup></li><li>• Extra Coverage for Your Valuables</li><li>• Home Computer and Smartphone Coverage<sup>6</sup></li></ul>

## 24/7 Claims Assistance

Our dedicated team is always available to give you all the attention your claim demands. Call 1-800-2CLAIMS, or go online at [LibertyMutual.com/Claims](http://LibertyMutual.com/Claims) any time.

## Exclusive Group Savings

Switch and you could save \$782 on your auto and home insurance.<sup>7</sup>

**For a free coverage review and no-obligation quote, contact me today.**

### Melissa Kiner

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### Our Mobile Apps Make Things Even Easier

- Pay your bill
- Update your policy
- Report, track, and manage your claims
- Catalog your belongings



Liberty  
Mutual  
App



Home  
Gallery  
App®

You can find us on:



### About Us

We've been in the business of helping people preserve and protect what they earn, build, own, and cherish for more than 100 years. As a leading provider of auto, home, and life insurance, we operate in all 50 states and are among the Fortune 100 largest U.S. corporations.

To help meet all your needs, we offer a full portfolio of insurance products, including:

- auto
- home
- life
- personal liability protection (umbrella)
- motorcycle
- condo
- renters
- watercraft
- identity fraud expense coverage



**AUTO | HOME | LIFE**

<sup>1</sup>Accident Forgiveness is subject to terms and conditions of Liberty Mutual's underwriting guidelines. Not available in CA, and may vary by state. <sup>2</sup>With the purchase of optional Towing & Labor coverage. Applies to mechanical breakdowns and disablements only. Towing related to accidents would be covered under your Collision or Other Than Collision coverage. <sup>3</sup>Daily limits apply. Not available in NY. <sup>4</sup>Windstorm coverage is not available in all areas. <sup>5</sup>Optional coverage. Subject to applicable deductible, policy terms, and conditions. Not available in all states. <sup>6</sup>Coverage and deductible vary by state. <sup>7</sup>Average combined annual savings based on countrywide survey of new customers from 1/1/15 to 1/29/16 who reported their prior insurers' premiums when they switched to Liberty Mutual. Savings comparison does not apply in MA. The descriptions of coverages, benefits, and discounts are necessarily brief and are subject to policy provisions, limits, deductibles, and exclusions that can only be expressed in the policy itself. Some coverages and benefits are optional and at an additional cost. Coverages and benefits may vary by state and are not available in all 50 states. For a complete explanation of coverages, please consult a Sales Representative. Coverage provided and underwritten by Liberty Mutual Insurance Company and its affiliates, 175 Berkeley Street, Boston, MA.