

About Liberty Mutual Renters Insurance

What exactly is Renters Insurance?

Insurance is not just for homeowners but also for people who rent. Renters Insurance protects the possessions that matter to you from theft, fire and some types of water damage. Additionally, this coverage is in effect anywhere you go. And the best part—it is affordable, averaging just \$10-\$12 a month.

Why do I need it? I don't have a lot of stuff.

First of all, your stuff may be worth more than you think and you work really hard for everything that you own. Have you recently invested in a new laptop, flat screen, 10 megapixel camera or mountain bike with disc brakes? And what about everything else—furniture, appliances, clothing? Your possessions could easily add up to more than \$10,000! If you're careful enough to save for these items, don't risk a financial setback replacing them.

And remember, while your landlord likely has insurance to protect his or her building, that policy will not protect you. Similarly, your parents' homeowners policy may have covered your belongings in the college dorm, but it no longer applies when you move out on your own.

Where You're Protected Protection Travels With You

Coverage doesn't stop when you leave your home. Your personal property is covered

- In your car: Even though you hid your iPod and locked up your snowboard, both are stolen. Don't worry, you're covered*.
- On vacation: Sprinklers go off in your hotel room in Ireland, ruining your camera and laptop, those are covered too*.
- Down the street: You bike over to a friend's apartment and chain up your bike only to find it missing an hour later. Renters Insurance covers this theft*.
- On the Go: Move to a new place, and your policy will protect your personal belongings 30 days from the day you start moving.

How You're Protected

Safeguard Your Possessions

You've fixed the place up a bit and invested some money in your space. A fire in the building or a broken pipe could mean saying goodbye to your money. And if your roommate leaves the window open and your Plasma gets stolen, well, that could ruin a friendship. It doesn't have to be that way with Renters Insurance.

What it covers:

Renters Insurance will cover you for the loss of most personal possessions. It can also cover high-end items like an engagement ring or an expensive watch, but you must discuss their coverage options with a sales representative. (For more information see the "Expanded Coverage" section.) Also, any improvements to your area of the building that you pay for are covered.

What it protects you from:

Damage or destruction by any of these common and not-so-common scenarios:

- Fire, including smoke damage
- Natural occurrences such as windstorm, lightning or hail.
- Burst pipes
- A variety of theft, vandalism and malicious mischief including a criminal break-in

Temporary Shelter

A Housing Back-Up Plan

The good news: no one was hurt in the building fire. The bad news: most of your possessions are ruined. Even worse: You're new to the city, the building is being condemned and you don't have a place to stay. A Renters Policy covers some of the additional living expenses so you're not footing the whole bill.

Coverages are subject to the provisions, limitations, exclusions and endorsements in the policy and the level of coverage you select. Your premium will vary depending on the laws, regulations, rates, discounts and credits filed in the state where you buy your insurance. Deductibles may apply. Coverage underwritten by Liberty Mutual Insurance Company and its affiliates under the LibertyGuard® Tenants policy. A consumer report from a consumer reporting agency may be obtained for underwriting purposes. Please consult a Liberty sales representative for additional information.

Accidental Injury and Damage

Protection from Other People's Mishaps

Everyone in your life is way too laid back to sue you for an accidental injury. Right? In reality, you might be liable to anyone injured on your property. Say you sold your coffee table online, and the guy who picked it up tripped on your rug and broke his ankle? Or if your lovable poodle Baxter breaks off his leash and chews up your neighbor's property? Your Renters Insurance will pay some of the bills that would surely follow. Below are more examples of common mishaps—and how you're protected.

- **Accidental injury:** Ok, so the coffee table guy was not happy and his parents are lawyers. If he files a claim against you, Liberty Mutual will provide a defense to the claim and pay damages up to the liability limits you selected for your policy. The policy also provides payment of medical expenses incurred within three years following the accident. In short, liability coverage covers you and your family against claims for accidental bodily injury at or away from your home.
- **First Aid expenses:** Your Liberty Mutual Renters policy will pay for first aid to others for injury caused by you or insured members of your household.
- **Accidental damage:** It's bad enough your new girlfriend's roommate doesn't like you, but when you accidentally spill your coffee on her white rug, you know you're done for. Many perfectly innocent accidents happen every day. Just one could set you back hundreds or thousands, and throw off your budget for months or years. Thankfully, liability coverage also includes property damage to others property at or away from your home. and will cover \$500 in replacement costs each time.

Expanded Coverage

Covering Your Most Valuable Possessions

Now that you've got the basics covered, you may have some high-end items that need special attention. For example, if you worked hard for that first bonus and rewarded yourself with a high-end watch—don't risk it! And if you're still making payments on an engagement ring, don't put yourself deeper in debt by not protecting it. Additional premium applies, but the coverage is invaluable.

Identity Theft

Identity Fraud Expense Coverage

Becoming a victim of identity fraud can require hundreds of hours and thousands of dollars to correct. Don't think you're at risk? What if someone hacks into your bank's secure website or your social security card is stolen during a break-in? With just a small amount of personal information, a thief can steal your identity and use it for their financial gain and, potentially, your financial ruin.

What's covered?

Liberty Mutual's Identity Fraud Expense Coverage can be added to your policy for an additional premium providing coverage up to \$15,000 for each occurrence and \$30,000 for one policy period for the following expenses directly related to an identity fraud covered by the policy:

- Reasonable Attorney fees incurred with our consent.
- Lost Wages of up to \$500 per week for up to four weeks for work time lost to clear your name.
- Costs for notarizing official documents; certifying mail; and, related long-distance phone calls.

Coverage Pricing and Discounts

Great Coverage at an Affordable Price

If you've never investigated Renters Insurance before, you'll probably be surprised by just how affordable it is—about \$10-\$12 a month in most cases. Plus, Liberty Mutual offers several discounts that may save you money.

- **Multipolicy Discount:** Do you insure your car with Liberty Mutual? If you do, you may qualify for a multipolicy discount on your Liberty Mutual Renters policy.
- **Protective Devices Discount:** We reward you for your responsible actions. If your place has smoke alarms, deadbolts, fire extinguishers, fire alarms, burglar alarms, or sprinklers, you may qualify for this discount.

Coverages are subject to the provisions, limitations, exclusions and endorsements in the policy and the level of coverage you select. Your premium will vary depending on the laws, regulations, rates, discounts and credits filed in the state where you buy your insurance. Deductibles may apply. Coverage underwritten by Liberty Mutual Insurance Company and its affiliates under the LibertyGuard® Tenants policy. A consumer report from a consumer reporting agency may be obtained for underwriting purposes. Please consult a Liberty sales representative for additional information.

Sales and Customer Service

When You're Ready to Learn More

Feeling overwhelmed by the idea of insurance? You don't have to be. Any Liberty sales representatives will walk you through the process and make sure all of your prized possessions get the protection they deserve.

Customer Service: 1-800-837-5254

24-Hour Claims Assistance

Accidents happen around the clock. So we're here for you, anytime. Call, fax, or email us your claims information anytime, 24 hours a day, seven days a week. Our Personal Claims Service Centers are on call whenever you need assistance. Contact us at 1-800-2CLAIMS (1-800-225-2467). Hearing-impaired customers who use a TDD/TTY device can contact us at 1-800-243-9801. Online reporting can be accessed under "24-Hour Claim Service" at www.libertymutualinsurance.com.

After-Hours Policy Service

Business hours are over, but we're still available to help with policy info, billing questions, and policy changes. Our Customer Response Center (CRC) is ready to take your call after business hours and on Saturdays. Just call 1-800-526-1547. Hearing-impaired customers who use a TDD/TTY device can contact us at 1-800-243-9801.

LibertyGuard® Auto Insurance

LibertyGuard® Auto Insurance provides coverage from collisions to theft, and includes extra benefits to help make insurance easier for you. Here is a brief list of some of the coverages that come with a LibertyGuard® Auto Insurance policy:

Liability Coverage

If you cause an accident, your policy will pay the damages up to your policy limits. We will pay the legal expenses if a suit is brought against you.

Medical Payments Coverage

In some states, Medical Payments Coverage is required, and is included in your policy. In other states, you may choose to purchase Medical Payments Coverage at an additional cost. This coverage covers anyone injured in your vehicle for reasonable medical and funeral expenses for up to three years after the accident.

Uninsured Motorist Coverage

In some states, Uninsured Motorist Coverage is required, and is included in your policy. In other states, you may choose to purchase Uninsured Motorist Coverage at an additional cost. If you are in an accident with someone who does not have enough, or any, insurance, this coverage will protect you up to your policy limits.

You can purchase coverage for damage to your auto that best fits your needs:

- Collision coverage provides protection if your car rolls over, is hit by another car, or hits another car or object
- Other Than Collision coverage protects your car when it is damaged by other perils, such as birds, animals, fire, theft, vandalism, windstorm, earthquake, and hail.
- Towing and Labor coverage provides for towing each time you need it.

Visit www.libertymutualinsurance.com to learn more.

Coverages are subject to the provisions, limitations, exclusions and endorsements in the policy and the level of coverage you select. Your premium will vary depending on the laws, regulations, rates, discounts and credits filed in the state where you buy your insurance. Deductibles may apply. Coverage underwritten by Liberty Mutual Insurance Company and its affiliates under the LibertyGuard® Tenants policy. A consumer report from a consumer reporting agency may be obtained for underwriting purposes. Please consult a Liberty sales representative for additional information.