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



Tam Nguyen  
Tuyen Nguyen  
1351 Carterwood Pl  
San Jose CA 95121-2205

## Thank you for being a Liberty Mutual Home Customer since 2011!

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 Stanford University.

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 04/26/2022. 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 us at 1-408-577-1191/ 1-800-660-0351.

Sincerely,  
Your Liberty Mutual Service Team

4G000017H3726178202140000000



### CONTACT US

Questions About Your Policy

By Phone  
1-408-577-1191  
1-800-660-0351

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.
1	<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.
5-28	<b>Important Notices &amp; Policy Forms</b> This section includes any notices and policy forms that may change your coverages.



**Named Insured:**

1. Tam Nguyen
2. Tuyen Nguyen

**Policy Number:**

H37-261-782021-40 2 6

**Policy Period:**

04/26/2022 to 04/26/2023

**Mailing Address:**

1351 Carterwood Pl  
San Jose CA 95121-2205

**Affinity:**

Stanford University



Questions about your Policy?

Call 1-408-577-1191 or  
1-800-660-0351

Policy Number:

H37-261-782021-40 2 6

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: \$2,330.00

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

### Insurance Information

Named Insured:	Tam Nguyen Tuyen Nguyen	Policy Number:	H37-261-782021-40 2 6
Mailing Address:	1351 Carterwood Pl San Jose CA 95121-2205	Policy Period:	04/26/2022-04/26/2023 12:01 a.m. standard time at the address of the Named Insured at Insured Location.
Email Address:			
Insured Location:	Same as Mailing address above	Declarations Effective:	04/26/2022



### DISCOUNTS AND BENEFITS SECTION

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

- Inflation Protection Discount
- Multi Policy Discount - Auto
- Group Savings Plus®  
Stanford University
- Claims Free Discount
- Protective Device Discounts:  
Smoke/Heat Alarm-All Floors, Extinguishers  
and Dead Bolt Locks

## Coverage Information

Standard Policy with HomeProtector Plus™

SECTION I COVERAGES	LIMITS	PREMIUM
A. Dwelling with Replacement Cost	\$ 744,200	
B. Other Structures on Insured Location	\$ 74,420	
C. Personal Property with Replacement Cost	\$ 558,150	
D. Loss of Use of Insured Location	Actual Loss Sustained	

**Want to Add a Coverage?**

Call 1-408-577-1191 or 1-800-660-0351 to talk to your agent about the availability of this coverage and whether it meets your needs.

**Policy Number:**

H37-261-782021-40 2 6

**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 : \$1,000

<b>Total Standard Policy with HomeProtector Plus™</b>	<b>\$ 2,330</b>
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ADDITIONAL COVERAGES	DEDUCTIBLE	LIMITS	PREMIUM
Credit Card, Fund Transfer Card, Forgery	\$	1,000	\$ 0
Backup of Sewer and Sump Pump Overflow Coverage	\$	5,000	INCL
Loss Assessment Coverage	\$	10,000	INCL
Green Upgrade and Recycling Coverage	\$	25,000	INCL
Ordinance or Law 10% of CovA			INCL
Education Coverage End	\$ 50	\$ 5,000	INCL
Coverage E increased limit			INCL
<b>Total Additional Coverages</b>			<b>\$ 0</b>

**Total 12 Month Policy Premium: \$2,330.00**

**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 1-408-577-1191 or  
1-800-660-0351

Policy Number:

H37-261-782021-40 2 6

Report a Claim:

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



## Mortgage Information

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Mortgagee 1:

QUICKEN LOANS LLC

ISAOA

LOAN NO. 3467495866

PO Box 202070

Florence, SC 29502-2070

## 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 (FMHO2147CA 1119)

Backup of Sewer and Sump Pump Overflow Coverage  
(FMHO 2062 R1)

Green Upgrade and Recycling Coverage  
(FMHO 3353 1113)

Loss Assessment Coverage (FMHO 2516 1113)

Credit Card, Fund Transfer Card, Forgery  
(HO 04 53 04 91)

Protective Devices (HO 04 16 04 91)

Amendmt Pol Definitions (FMHO2934CA 0821)

Amendatory Endorsement (FMHO-2510 5/03)

Amendatory Mold End (FMHO 3370 1112)

Seepage Exclusion End (FMHO 3391 1112)

No SecII/Limit I-Daycare (HO 04 96 04 91)

Special Provisions - CA (FMHO 3430 0620)

Workers Compensation Coverage (HO 24 90 01 93)

CA Prop Bill of Rights (FMHO 2942 0711)

CA Res Prop Disclosure (FMHO 4152 1019)

Inflation Protection (FMHO-2936 9/04)

Amendatory Endorsement (HO 04 01 06 93)

Lead Poisoning Exclusion (FMHO-2145 R1)

Education Coverage Endorsement (FMHO-2357)

## 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.

**Earthquake coverage:** This policy **does not** include basic earthquake coverage. For an additional premium of \$2,742, you may purchase a Basic Earthquake Policy for your dwelling from the California Earthquake Authority in the amount of \$744,200, with a 15% deductible. This premium includes personal property coverage in the amount of \$5,000 and loss of use coverage in the amount of \$1,500.

See the enclosed PROP 0008 for details.

**Coverage A liability limit:** The limit of liability (Coverage A) for your dwelling should be based on an estimate of the cost to rebuild your home, including an approximate cost for labor, materials in your area, debris removal and other information about your home.

**Extended Replacement Cost Coverage:** This policy includes an increased limit for Coverage A - Dwelling. The coverage is limited to an amount not exceeding 35% greater than the Coverage A limit of liability listed in the Standard Policy section. This coverage is increased up to 80% if the cause of the loss is a FEMA declared disaster. Please refer to endorsement FMHO2147CA 1119 for coverage information.

**Ordinance or Law Coverage:** This policy provides up to the Coverage A limit of liability for increased costs from building code compliance as a result of damage associated with a covered loss. This coverage is additional insurance.



Questions about your Policy?

Call 1-408-577-1191 or  
1-800-660-0351

Policy Number:

H37-261-782021-40 2 6

Report a Claim:

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



Important Messages *(continued)*

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A notice for our customers: If a problem arises concerning your insurance, Liberty Mutual will make every effort to resolve the matter. Call your service office for assistance.

Liberty Mutual Office  
2841 Junction Ave Ste 103  
San Jose CA 95134  
1-408-577-1191  
1-800-660-0351

Whenever the company or its agent has been unable to resolve a consumer complaint affecting this policy, the below listed state agency may be contacted to assist the complainant in pursuing a resolution of the complaint:

California Department of Insurance  
Rating and Underwriting Services Bureau  
300 South Spring Street  
South Tower, Suite 201  
Los Angeles CA 90013  
Toll Free Telephone (800) 927-HELP (4357)

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

David H. Long  
President

Mark C. Touhey  
Secretary

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

Hamid Mirza  
Authorized Representative



**Important Notice - Assign A Designee**

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California law gives you the right to assign a designee to whom we will send a duplicate copy of any notice of lapse, termination, expiration, nonrenewal or cancellation issued to you due to non-payment of premium.

To assign a designee, simply complete the form below and mail the form to:

Liberty Mutual Insurance  
1000 AAA Dr, Suite 150  
Heathrow, FL 32795-9802

Please keep a copy of the completed form for your records. You may change or terminate the third party designee by sending written notification to the designated third party and us.

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**Request to Designate a Third Party to Receive a Copy of Policy Termination Notices for Non-Payment of Premium.**

Insured Name \_\_\_\_\_

Policy Number \_\_\_\_\_

Address \_\_\_\_\_ Policy Type: Property \_\_\_\_\_ Auto \_\_\_\_\_

I designate the following person to receive a duplicate copy of any notice of lapse, termination, expiration, nonrenewal or cancellation that you send me due to non-payment of premium for the policy number shown above.

I understand the third party designee does not have any right, whether as an additional insured or otherwise, to any benefits under the policy other than the right to receive the notice of lapse, termination, expiration, nonrenewal, or cancellation for nonpayment of premium.

Designee Name: \_\_\_\_\_

Street: \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

\_\_\_\_\_  
Signature of Insured

\_\_\_\_\_  
Date





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**Request to Change a Third Party to Receive a Copy of Policy Termination Notices for Non-Payment of Premium.**

Insured Name \_\_\_\_\_

Policy Number \_\_\_\_\_

Address \_\_\_\_\_ Policy Type: Property \_\_\_\_\_ Auto \_\_\_\_\_

I would like to replace my prior third party designee with the following person to receive a duplicate copy of any notice of lapse, termination, expiration, nonrenewal or cancellation that you send me due to non-payment of premium for the policy number shown above.

I understand the third party designee does not have any right, whether as an additional insured or otherwise, to any benefits under the policy other than the right to receive the notice of lapse, termination, expiration, nonrenewal, or cancellation for nonpayment of premium.

Designee Name: \_\_\_\_\_

Street: \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

\_\_\_\_\_  
Signature of Insured

\_\_\_\_\_  
Date

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**Request to Delete a Third Party from Receiving a Copy of Policy Termination Notices for Non-Payment of Premium.**

Insured Name \_\_\_\_\_ Policy Number \_\_\_\_\_

Address \_\_\_\_\_ Policy Type: Property \_\_\_\_\_ Auto \_\_\_\_\_

I would like to delete my previously selected third party designee from receiving a duplicate copy of any notice of lapse, termination, expiration, nonrenewal or cancellation that you send me due to non-payment of premium for the policy number shown above.

Designee Name: \_\_\_\_\_

Street: \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

\_\_\_\_\_  
Signature of Insured

\_\_\_\_\_  
Date



## 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 the damage to property is economically repairable, "actual cash value" means the cost of materials and labor that would be necessary to repair the damage, less reasonable deduction for wear and tear, deterioration, and obsolescence.
- b. Otherwise, "actual cash value" means the cost to replace the item with new, identical, or nearly identical property, less reasonable deduction for wear and tear, deterioration, and obsolescence.
- c. "Actual cash value" shall not include taxes or any expenses unless incurred following the loss.

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.

## CALIFORNIA RESIDENTIAL PROPERTY INSURANCE BILL of RIGHTS

The largest single investment most consumers make is their home and related property. In order to best protect these assets, it is wise for consumers to understand the homeowner's insurance market. Consumers should consider the following:

- Read your policy carefully and understand the coverage and limits provided. Homeowner's insurance policies contain sublimits for various coverages such as personal property, debris removal, additional living expense, detached fences, garages, etc.
- Keep accurate records of renovations and improvements to the structure of your home, as it could affect your need to increase your coverage.
- Maintaining a list of all personal property, pictures, and video equipment may help in the case of a loss. The list should be stored away from your home.
- Comparison shop for insurance, as not all policies are the same and coverage and prices vary.
- Take time to determine the cost to rebuild or replace your property in today's market. You can seek an independent evaluation of this cost.
- You may select a licensed contractor or vendor to repair, replace, or rebuild damaged property covered by the insurance policy.
- An agent or insurance company may help you establish policy limits that are adequate to rebuild your home.
- Once the policy is in force, contact your agent or insurance company immediately if you believe your policy limits may be inadequate.

A consumer is entitled to receive information regarding homeowner's insurance. The following is a limited overview of information that your insurance company can provide:

- The California Residential Property Insurance Disclosure.
- An explanation of how your policy limits were established.
- The insurance company's customer service telephone number for underwriting, rating, and claims inquiries.
- A written explanation for any cancellation or nonrenewal of your policy.
- A copy of the insurance policy.
- The toll-free telephone number and Internet address for reporting complaints and concerns about homeowner's insurance issues to the department's consumer services unit.
- In the event of a claim, an itemized, written scope of loss report prepared by the insurer or its adjuster within a reasonable time period.
- In the event of a claim, notification of a consumer's rights with respect to the appraisal process for resolving claims disputes.
- In the event of a claim, a copy of the Unfair Practices Act and a copy of the Fair Claims Practices Regulations.
- An offer of coverage a premium quote for earthquake coverage, if eligible.
- A consumer is also entitled to select a licensed contractor or vendor to repair, replace, or rebuild damaged property covered by the insurance policy.

The information provided herein is not all inclusive and does not negate or preempt existing California law. If you have any concerns or questions, contact your agent, broker, insurance company, or the California Department of Insurance consumer information line at 1-800-927-HELP (4357) or at [www.insurance.ca.gov](http://www.insurance.ca.gov) for free insurance assistance.



## CLAIMS REPORTING DISCLOSURE

THIS INSURER REPORTS CLAIM INFORMATION TO ONE (OR MORE) CLAIMS INFORMATION DATABASE(S). THE CLAIM INFORMATION IS USED TO FURNISH LOSS HISTORY REPORTS TO INSURERS. IF YOU ARE INTERESTED IN OBTAINING A REPORT FROM A CLAIMS INFORMATION DATABASE, YOU MAY DO SO BY CONTACTING:

LexisNexis® Consumer Services Center  
1-800-456-6004  
[www.consumerdisclosure.com](http://www.consumerdisclosure.com)

A-PLUS (ISO)  
1-800-627-3487 for a free loss history report



**NAMED INSURED AND MAILING ADDRESS**

Tam Nguyen  
Tuyen Nguyen  
1351 Carterwood Pl  
San Jose CA 95121-2205

**FOR SERVICE CALL OR WRITE**

2841 Junction Ave Ste 103  
San Jose CA 95134  
1-408-577-1191  
1-800-660-0351  
To report a claim  
1-800-2CLAIMS/1-800-225-2467

**NOTICE TO CONSUMERS - CALIFORNIA RESIDENTIAL PROPERTY INSURANCE DISCLOSURE**

This disclosure is required by Section 10102 of the California Insurance Code. This form provides general information related to residential property insurance and is not part of your residential property insurance policy. Only the specific provisions of your policy will determine whether a particular loss is covered and the amount payable. The information provided does not preempt existing California law.

**PRIMARY FORMS OF RESIDENTIAL DWELLING COVERAGE**

You have purchased the coverage(s) checked below. NOTE: Actual Cash Value Coverage is the most limited level of coverage listed. Guaranteed Replacement Cost is the broadest level of coverage.

<b>ACTUAL CASH VALUE COVERAGE</b> pays the costs to repair the damaged dwelling minus a deduction for physical depreciation. If the dwelling is completely destroyed, this coverage pays the fair market value of the dwelling at time of loss. In either case, coverage only pays for costs up to the limits specified in your policy.	NO
<b>REPLACEMENT COST COVERAGE</b> is intended to provide for the cost to repair or replace the damaged or destroyed dwelling, without a deduction for physical depreciation. Many policies pay only the dwelling's actual cash value until the insured has actually begun or completed repairs or reconstruction on the dwelling. Coverage only pays for replacement costs up to the limits specified in your policy.	NO
<b>EXTENDED REPLACEMENT COST COVERAGE</b> is intended to provide for the cost to repair or replace the damaged or destroyed dwelling without a deduction for physical depreciation. Many policies pay only the dwelling's actual cash value until the insured has actually begun or completed repairs or reconstruction on the dwelling. Extended Replacement Cost provides additional coverage above the dwelling limits up to a stated percentage or specific dollar amount. See your policy for the additional coverage that applies.	YES
<b>GUARANTEED REPLACEMENT COST COVERAGE</b> covers the full cost to repair or replace the damaged or destroyed dwelling for a covered peril regardless of the dwelling limits shown on the policy declarations page.	NOT AVAILABLE
<b>BUILDING CODE UPGRADE COVERAGE</b> , also called Ordinance and Law coverage, is an important option that covers additional costs to repair or replace a dwelling to comply with the building codes and zoning laws in effect at the time of loss or rebuilding. These costs may otherwise be excluded by your policy. Meeting current building code requirements can add significant costs to rebuilding your home. Refer to your policy or endorsement for the specific coverage provided and coverage limits that apply.	YES

**READ YOUR POLICY AND POLICY DECLARATIONS PAGE CAREFULLY:** The policy declarations page shows the specific coverage limits you have purchased for your dwelling, personal property, separate structures such as detached garages, and additional living expenses. The actual policy and endorsements provide the details on extensions of coverage, limitations of coverage, and coverage conditions and exclusions. The amount of any claim payment made to you will be reduced by any applicable deductibles shown on your policy declarations page. It is important to take the time to consider whether the limits and limitations of your policy meet your needs. Contact your agent, broker, or insurance company if you have questions about what is covered or if you want to discuss your coverage options.

## INFORMATION YOU SHOULD KNOW ABOUT RESIDENTIAL DWELLING INSURANCE

**AVOID BEING UNDERINSURED:** Insuring your home for less than its replacement cost may result in your having to pay thousands of dollars out of your own pocket to rebuild your home if it is completely destroyed. Contact your agent, broker, or insurance company immediately if you believe your policy limits may be inadequate.

**THE RESIDENTIAL DWELLING COVERAGE LIMIT:** The coverage limit on the dwelling structure should be high enough so you can rebuild your home if it is completely destroyed.

Please note:

- The cost to rebuild your home is almost always different from the market value.
- Dwelling coverage limits do not cover the value of your land.
- The estimate to rebuild your home should be based on construction costs in your area and should be adjusted to account for the features of your home. These features include but are not limited to the square footage, type of foundation, number of stories, and the quality of the materials used for items such as flooring, countertops, windows, cabinetry, lighting and plumbing.
- The cost to rebuild your home should be adjusted each year to account for inflation.
- Coverage limits for contents, separate structures, additional living expenses and debris removal are usually based on a percentage of the limit for the dwelling. If your dwelling limit is too low, these coverage limits may also be too low.

You are encouraged to obtain a current estimate of the cost to rebuild your home from your insurance agent, broker, or insurance company or an independent appraisal from a local contractor, architect, or real estate appraiser. If you do obtain an estimate of replacement value, and wish to change your policy limits, contact your insurance company. While not a guarantee, a current estimate can help protect you against being underinsured.

**DEMAND SURGE:** After a widespread disaster, the cost of construction can increase dramatically as a result of the unusually high demand for contractors, building supplies and construction labor. This effect is known as demand surge. Demand surge can increase the cost of rebuilding your home. Consider increasing your coverage limits or purchasing Extended Replacement Cost coverage to prepare for this possibility.

**CHANGES TO PROPERTY:** Changes to your property may increase its replacement cost. These changes may include the building of additions, customizing your kitchen or bathrooms, or otherwise remodeling your home. Failure to advise your insurance company of any significant changes to your property may result in your home being underinsured.

**EXCLUSIONS:** Not all causes of damage are covered by common homeowners or residential fire policies. You need to read your policy to see what causes of loss or perils are not covered. Coverage for landslide is typically excluded. Some excluded perils such as earthquake or flood can be purchased as an endorsement to your policy or as a separate policy. Contact your agent, broker, or insurance company if you have a concern about any of the exclusions in your policy.

**CONTENTS (PERSONAL PROPERTY) COVERAGE DISCLOSURE:** This disclosure form does not explain the types of contents coverage provided by your policy for items such as your furniture or clothing. Contents may be covered on either an actual cash value or replacement cost basis depending on the contract. Almost all policies include specific dollar limitations on certain property that is particularly valuable, such as jewelry, art, or silverware. Contact your agent, broker or insurance company if you have any questions about your contents coverage. You should create a list of all personal property in and around your home. Pictures and video recordings also help you document your property. The list, photos, and video should be stored away from your home.

**FIRE SAFETY - RELATED DISCOUNTS** : We offer discounts if your property includes any of the following fire safety features:

- Smoke Alarm: save if you have installed a heat or smoke alarm in your home.
- Sprinkler System: receive a discount if you have installed a sprinkler system on the covered property.
- Fire Alarm: save if you have installed a fire alarm system in your home.

**CONSUMER ASSISTANCE**: If you have any concerns or questions, contact your agent, broker, or insurance company. You are also encouraged to contact the California Department of Insurance consumer information line at (800) 927-HELP (4357) or at [www.insurance.ca.gov](http://www.insurance.ca.gov) for free insurance assistance.

## California Earthquake Authority Availability of Hazard-Reduction Premium Discount

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The California Earthquake Authority (CEA) offers a Hazard-Reduction Premium Discount to policyholders who have followed qualifying procedures to retrofit their houses to make them more resistant to earthquake damage. The following describes requirements and available discounts:

### 1. If your home is a single-family dwelling (house)

You may be eligible for a 5 to 20 percent Hazard Reduction Premium Discount if the insured dwelling meets all of the following requirements:

#### 1.1 Basic requirements (all must be met)

- a. the dwelling is of wood-frame construction, built before 1979; and
- b. the dwelling is built on a raised foundation; and
- c. the dwelling is anchored to the raised foundation in accordance with California Building Code (CBC) standards using approved anchor bolts or foundation anchors; and
- d. the water heater is secured to the building frame in accordance with Guidelines for Earthquake Bracing of Residential Water Heaters (California Department of General Services, Division of the State Architect). Tankless water heaters shall be installed in accordance with the manufacturer's requirements.

#### 1.2 Additional mandatory requirements (based on home construction)

- a. If the dwelling has cripple walls, they all must be braced in accordance with CBC standards, using plywood or its equivalent that is installed according to CBC standards.
- b. If the dwelling has a post-and-pier or post-and-beam foundation, the dwelling must, in compliance with CBC standards, have foundations that are placed continuously under all exterior bearing walls, be anchored to the perimeter foundation, and have all cripple walls braced.

**Discount procedure:** In order to obtain a basic, 5% discount, policyholders must verify that all the requirements above have been met. To obtain higher discounts, policyholders are required to submit a CEA Earthquake Insurance Dwelling Retrofit Verification form (CEADRV (01/2016)) — please contact your agent, broker, or residential insurer for details or to obtain the necessary form.

**Note:** Dwellings built on “slab” or “other” foundations types do not qualify for the discount.

### 2. If your home is a manufactured home (mobilehome)

You may be eligible for up to a 23 percent Hazard Reduction Premium Discount if the insured manufactured home (mobilehome) meets either of the following requirements and uses the discount procedure described below:

- 2.1 The manufactured home (mobilehome) is reinforced by an Earthquake Resistant Bracing System (ERBS) of a type certified by the State of California Department of Housing and Community Development; or
- 2.2 The manufactured home (mobilehome) has been positioned on an approved foundation system in accordance with subdivisions (a) or (b) of section 18551 of the California Health and Safety Code.

**Discount procedure:** In order to obtain the discount, policyholders who have installed an ERBS or an approved foundation system will be required to provide to the participating insurer a copy of a final inspection report that verifies prior issuance of a building permit and that the system and installation meet California Department of Housing and Community Development certification or county building-inspection requirements.

## Estimating the Replacement Cost of Your Home and Selecting Your Coverage Amount

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Your coverage needs can change over time, which is why it's important to periodically review your Liberty Mutual Insurance policy to ensure you are properly covered.

Below you will find information on Liberty Mutual's replacement cost option. The replacement cost is based on the initial valuation of your house and, if applicable, the Inflation Protection endorsement on your policy which increases the coverage amount to account for increased building costs.

### What is replacement cost?

Replacement cost is the cost of rebuilding the insured structures as they were prior to the loss, not including desired or required upgrades or improvements. It's important to know that replacement cost is not the market value of a house, the assessed value, the purchase price, or the outstanding amount of any mortgage loan. It also does *not* include the value of the land.

### How can I determine whether my dwelling is insured to 100% replacement cost?

Customers often do not have the proper coverage because they have made substantial changes to their house or the information we have on file about their dwelling is incorrect.

Examples of changes to your house that may increase the amount of coverage you need include:

- Adding an addition to your house
- Remodeling your kitchen or bathroom
- Finishing a basement and making it a livable space
- Adding a bathroom

Listed below is information we have on file about your house. This information is important in determining the proper amount of coverage you should have.

- Coverage A: \$744,200
- Year Built: 1975
- Insured Address: 1351 CARTERWOOD PL  
SAN JOSE CA 95121-2205
- Number of Families: 1
- Construction Type: OR ,05SID
- Square Footage: 1887

If you have made any of the changes listed above to your house or the information we have on file for your home is incorrect, please contact us at the number on your declarations page to make sure your coverage needs are met. One of our representatives will be happy to review your coverages and complete a replacement cost estimate on your dwelling.

Please be advised that you also have the option of obtaining a home or structure replacement cost estimate or appraisal from a building contractor. The estimate or appraisal from these sources should reflect the features specific to your home or structure. If the replacement cost estimate of your home or structure is higher than your present Coverage A limit, please contact your Liberty Mutual representative so you can increase your limit and insure your home or structure for its current estimated replacement cost.

**IMPORTANT:** When there is a covered loss, Liberty Mutual will pay the "replacement cost" of the damaged property up to the coverage limits stated on your policy. Liberty Mutual does *not* guarantee that any type of estimate will represent the actual cost to rebuild your home or structure after a loss. Also, a replacement cost estimate does *not* dictate the amount of insurance coverage a customer is required or able to purchase. Customers, for many reasons, may want to purchase more or less than the replacement cost estimate. Liberty Mutual allows you to choose the coverage limits that best fit your circumstances.





Tam Nguyen, H37-261-782021-40, 6, 606

## EARTHQUAKE COVERAGE OFFER

The following statement is required by Section 10083 of the California Insurance Code.  
(This earthquake coverage offer is applicable to all Homeowner, Condominium, Tenant and Dwelling Fire applications.)

Your residential property insurance policy does not cover earthquake damage to your home or its contents.

To cover earthquake damage to your home and its contents you need to purchase a separate earthquake insurance policy. The coverage provided by an earthquake insurance policy is different from, and typically more limited than, the coverage provided by your residential property insurance policy.

California law requires insurance companies to offer earthquake insurance in conjunction with a residential property insurance policy. If you do not accept the offer of earthquake insurance below within 30 days of the mailing of this notice, your insurance company shall presume that you have not accepted this offer of earthquake insurance.

You may purchase earthquake insurance coverage on the following terms:

- (A) Amount of Dwelling/Building Coverage Limit: Please refer to your Declaration Page for Coverage A amount (applicable for Homeowner policies).
- (B) Deductible: 15% (Homeowner/Dwelling Fire) or 15% (Tenant/Condominium)
- (C) Contents Coverage Limit: \$5,000
- (D) Additional Living Expenses Coverage Limit: \$1,500
- (E) \*Estimated Annual Premium: \$2,742

The deductible represents the amount of damage your covered property must incur before the earthquake insurance coverage begins. If your covered loss is less than the applicable deductible, you may not receive any payment.

If you choose not to accept this offer within the 30-day period, you may apply for earthquake coverage at a later date.

Your insurance company contracts with the California Earthquake Authority (CEA) to offer earthquake insurance to its customers. For an additional premium, you can choose CEA coverage options such as higher limits for Contents or Additional Living Expenses, increased building code upgrade limits, or a lower deductible. You can also choose to buy certain CEA coverages separately.

Contact your insurance agent or your insurance company to obtain details regarding this offer of earthquake insurance and other coverage options.

The premium provided above is for a CEA Basic policy. If selected, the CEA Basic Policy will provide additional information for the applicable coverages including deductibles or any other optional coverage or discounts.

\*The premium provided for Condominiums is based on Coverage C (Personal Property) and Coverage D (Additional Living Expenses). The CEA premium provided above may vary slightly due to rounding.



**What do you need to do?**

Please advise us of your decision on whether you wish to purchase earthquake coverage. **You must ask the company to add earthquake coverage within 30 days from the date of mailing of this notice or it shall be conclusively presumed that you have not accepted this offer.**

If you would like to purchase earthquake coverage, please contact the service phone number shown on your policy declaration to confirm desired coverage selections and applicable premium.

If you choose not to accept this offer, please indicate by checking "No" and return the offer form to:

Liberty Mutual Insurance  
1000 AAA Dr, Suite 150  
Heathrow, FL 32795-9802

NO - I do not want to purchase earthquake coverage.

\_\_\_\_\_  
Insured's Name  
(Print Legibly)

\_\_\_\_\_  
Policy Number

\_\_\_\_\_  
Insured's Signature

\_\_\_\_\_  
Date

Warning: Only the specific provisions of your policy will determine whether a particular loss is covered and, if so, the amount payable. If your loss is below the applicable deductible, you may not receive any payment from your coverage. Your earthquake insurance policy will provide written notice as to how the deductible applies to the amount you receive pursuant to the coverages.



## Important Notice

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Liberty Mutual offers quality coverage at the right price, including a variety of home insurance discounts and savings\*:

- **New or Renovated Home** - You'll save if your home was recently built or has recently undergone substantial renovations to the plumbing, electrical, heating/cooling systems, and the roof.
- **Secured Community Discount** - Receive a discount if you live in a fully secured community that provides protection 24 hours a day.
- **Protective Device** - Save if you have approved and properly maintained burglar alarms, fire alarms, fire extinguishers, dead bolt locks, or automatic sprinkler systems installed on the property.
- **Recent Home Buyer** - Save if you've recently purchased your home.
- **Fire Protection** - If your community adds new fire protection (fire stations) or access to new hydrants close to your home, you could be eligible for additional savings.
- **Insured to Value Discount** - Receive a discount when you insure up to 90% of the cost to replace your home, which is usually different from the market value or selling price.
- **Inflation Protection Discount** - If you purchase Inflation Protection Coverage, we will automatically adjust your policy limits to keep pace with inflation, and you will receive a discount at the same time.
- **Claims Rating Program** - Save if you have not had any qualified claims for a period of three years.
- **Multi-Policy** - Receive a lower rate on your policy if you have additional, select lines of business with Liberty Mutual or a qualifying company.
- **Professional Occupation Group** - You could receive a discount if you are employed in a specific qualifying profession.
- **Group Savings Plus®** - Save if you belong to a qualifying employer group, association, or partnership.
- **Alumni Association** - Save if you belong to a qualifying alumni association.

Additionally, Liberty Mutual is proud to offer **Claim Forgiveness** where your first qualified claim is forgiven if you have had uninterrupted home coverage with Liberty Mutual for the past five years and have had no qualified claims in that five-year period.

If you have any questions about these discounts or think you may be eligible for a discount you are not currently receiving, please contact us at 1-408-577-1191/ 1-800-660-0351 and a representative will be happy to assist you.

\*All discounts and savings are subject to eligibility requirements. The descriptions are necessarily brief and do not include all terms, conditions, or exclusions. Please contact your sales representative for a complete explanation of details, terms, and conditions.

Coverage provided and underwritten by Liberty Insurance Corporation and its affiliates, 175 Berkeley Street, Boston, MA 02116. © 2013 Liberty Mutual Insurance.





## Liberty Mutual Privacy Notice - California

Effective December 11, 2020

Liberty Mutual Group and its affiliates, subsidiaries, and partners (collectively "Liberty Mutual" or "we", "us" and "our") provide insurance to individuals. This notice applies to you if you are a **California resident** and are contacting us to learn about our products, to buy insurance for yourself (for example, auto insurance), or if you are filing a claim against a policy. In this Notice, we explain how we gather, use, share, and protect your data.

### What Personal Data Do We Collect?

The types of personal data we gather and share depend on both the product and your relationship to us. For example, we may gather different data if you are a claimant reporting an injury than if you want a quote for auto insurance. The data we gather can include your Social Security Number, income, transaction data such as account balances and payment history, and data from consumer reports. It may also include data gathered in connection with our provision of insurance services, when you apply for such services, or resulting from other contacts with you. It may also include:

- **Identifiers**, including a real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, Social Security Number, driver's license number, or other similar identifiers;
- **Personal data**, such as your name, signature, Social Security Number, physical characteristics or description, address, telephone number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, financial data, medical data, or health insurance data;
- **Protected classification characteristics described in California Civil Code § 1798.80(e)**, including age, race, color, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, or veteran or military status;
- **Commercial data**, including records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories and tendencies;
- **Internet or other similar network activity**, including browsing history, search history, data about a consumer's interaction with a website, application, or advertisement;
- **Professional or employment related data**, including current or past job history or performance evaluations;
- **Inferences drawn from other personal data**, such as a profile reflecting a person's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes;
- **Risk data**, including data about your driving and/or accident history; this may include data from consumer reporting agencies, such as your motor vehicle records, and loss history data, health data, or criminal convictions;
- **Claims data**, including data about your previous and current claims, which may include data regarding your health, criminal convictions, third party reports, or other personal data.

For information about the types of personal data we have gathered in the past twelve months, please go to [libertymutual.com/privacy](https://libertymutual.com/privacy) and click on the link for the California Supplemental Privacy Policy.



## How do you gather my data?

<p>We gather your personal data <b>directly from you</b>. For example, you provide us with data when you:</p>	<p>We also gather your personal data <b>from other people</b>. For example:</p>
<ul style="list-style-type: none"> <li>ask about or buy insurance or file a claim</li> </ul>	<ul style="list-style-type: none"> <li>your insurance agent or broker</li> </ul>
<ul style="list-style-type: none"> <li>pay your policy</li> </ul>	<ul style="list-style-type: none"> <li>your employer, association or business (if you are insured through them)</li> </ul>
<ul style="list-style-type: none"> <li>visit our websites, call us, or visit our office</li> </ul>	<ul style="list-style-type: none"> <li>our affiliates or other insurance companies about your transactions with them</li> </ul>
	<ul style="list-style-type: none"> <li>consumer reporting agencies, Motor Vehicle Departments and inspection services, to gather your credit history, driving record, claims history, or value and condition of your property</li> </ul>
	<ul style="list-style-type: none"> <li>other public directories and sources</li> </ul>
	<ul style="list-style-type: none"> <li>third parties, including other insurers, brokers and insurance support organizations who you have communicated with about your policy or claim, anti-fraud databases, sanctions lists, court judgments and other databases, government entities, open electoral register, advertising networks, data analytics providers, social networks, data brokers, or in the event of a claim, third parties including other parties to the claim, witnesses, experts, loss adjustors, and claim handlers</li> </ul>
	<ul style="list-style-type: none"> <li>other third parties who take out a policy with us and are required to provide your data, such as when you are named as a beneficiary or where a family member has taken out a policy that requires your personal data</li> </ul>

Organizations that share data with us may keep it and share it to others as permitted by law. For data about how we have gathered personal data in the past twelve months, please go to [libertymutual.com/privacy](http://libertymutual.com/privacy) and click on the link for the California Supplemental Privacy Policy.

## How Do We Use Your Personal Data?

Liberty Mutual uses your data to provide you our products and services and as otherwise provided in this notice. We may use your data and the data of our former customers for our business purposes. Our business purposes include:

<p><b>Market, sell and provide insurance.</b> This includes, for example:</p> <ul style="list-style-type: none"> <li>● calculating your premium;</li> <li>● determining your eligibility for a quote;</li> <li>● confirming your identity and servicing your policy;</li> </ul>	<ul style="list-style-type: none"> <li>● Identifiers</li> <li>● Personal Information</li> <li>● Protected Classification Characteristics</li> <li>● Commercial Information</li> <li>● Internet or other similar network activity</li> <li>● Professional or employment related information</li> <li>● Inferences drawn from other personal information</li> <li>● Risk data</li> <li>● Claims data</li> </ul>
<p><b>Manage your claim.</b> This includes, for example:</p> <ul style="list-style-type: none"> <li>● managing your claim, if any;</li> <li>● conducting claims investigations;</li> <li>● conducting medical examinations;</li> <li>● conducting inspections, appraisals;</li> <li>● providing roadside assistance;</li> <li>● providing rental car replacement or repairs;</li> </ul>	<ul style="list-style-type: none"> <li>● Identifiers</li> <li>● Personal Information</li> <li>● Protected Classification Characteristics</li> <li>● Commercial Information</li> <li>● Internet or other similar network activity</li> <li>● Professional or employment related information</li> <li>● Inferences drawn from other personal information</li> <li>● Risk data</li> <li>● Claims data</li> </ul>
<p><b>Day to Day Business and Insurance Operations.</b> This includes, for example:</p> <ul style="list-style-type: none"> <li>● creating, maintaining, customizing, and securing accounts;</li> <li>● supporting day-to-day business and insurance related functions;</li> <li>● doing internal research for technology and development;</li> <li>● marketing and creating products and services;</li> <li>● conducting audits related to a current contact with a consumer and other transactions;</li> <li>● as described at or before the point of gathering personal data or with your authorization;</li> </ul>	<ul style="list-style-type: none"> <li>● Identifiers</li> <li>● Personal Information</li> <li>● Protected Classification Characteristics</li> <li>● Commercial Information</li> <li>● Internet or other similar network activity</li> <li>● Professional or employment related information</li> <li>● Inferences drawn from other personal information</li> <li>● Risk data</li> <li>● Claims data</li> </ul>

<p><b>Security and Fraud Detection.</b> This includes, for example:</p> <ul style="list-style-type: none"> <li>● detecting security issues;</li> <li>● protecting against fraud or illegal activity, and to comply with regulatory and law enforcement authorities;</li> <li>● managing risk and securing our systems, assets, infrastructure, and premises;</li> <li>● help to ensure the safety and security of Liberty staff, assets, and resources, which may include physical and virtual access controls and access rights management;</li> <li>● supervisory controls and other monitoring and reviews, as permitted by law; and</li> <li>● emergency and business continuity management;</li> </ul>	<ul style="list-style-type: none"> <li>● Identifiers</li> <li>● Personal Information</li> <li>● Protected Classification Characteristics</li> <li>● Commercial Information</li> <li>● Internet or other similar network activity</li> <li>● Professional or employment related information</li> <li>● Inferences drawn from other personal information</li> <li>● Risk data</li> <li>● Claims data</li> </ul>
<p><b>Regulatory and Legal Requirements.</b> This includes for example:</p> <ul style="list-style-type: none"> <li>● controls and access rights management;</li> <li>● to evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of Liberty's assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal data held by Liberty is among the assets transferred;</li> <li>● exercising and defending our legal rights and positions;</li> <li>● to meet Liberty contract obligations;</li> <li>● to respond to law enforcement requests as required by applicable law, court order, or governmental regulations;</li> <li>● as otherwise permitted by law;</li> </ul>	<ul style="list-style-type: none"> <li>● Identifiers</li> <li>● Personal Information</li> <li>● Protected Classification Characteristics</li> <li>● Commercial Information</li> <li>● Internet or other similar network activity</li> <li>● Professional or employment related information</li> <li>● Inferences drawn from other personal information</li> <li>● Risk data</li> <li>● Claims data</li> </ul>
<p><b>Improve Your Customer Experience and Our Products.</b> This includes, for example:</p> <ul style="list-style-type: none"> <li>● improve your customer experience, our products, and service;</li> <li>● to provide support, personalize, and develop our website, products, and services;</li> <li>● create and offer new products and services;</li> </ul>	<ul style="list-style-type: none"> <li>● Identifiers</li> <li>● Personal Information</li> <li>● Commercial Information</li> <li>● Internet or other similar network activity</li> <li>● Professional or employment related information</li> <li>● Inferences drawn from other personal information</li> <li>● Risk data</li> <li>● Claims data</li> </ul>



<p><b>Analytics to identify, understand, and manage our risks and products.</b> This includes, for example:</p> <ul style="list-style-type: none"> <li>● conducting analytics to better identify, understand, and manage risk and our products;</li> </ul>	<ul style="list-style-type: none"> <li>● Identifiers</li> <li>● Personal Information</li> <li>● Protected Classification Characteristics</li> <li>● Commercial Information</li> <li>● Internet or other similar network activity</li> <li>● Professional or employment related information</li> <li>● Inferences drawn from other personal information</li> <li>● Risk data</li> <li>● Claims data</li> </ul>
<p><b>Customer service and technical support.</b> This includes, for example:</p> <ul style="list-style-type: none"> <li>● answer questions and provide notifications;</li> <li>● provide customer and technical support.</li> </ul>	<ul style="list-style-type: none"> <li>● Identifiers</li> <li>● Personal Information</li> <li>● Commercial Information</li> <li>● Internet or other similar network activity</li> <li>● Professional or employment related information</li> <li>● Inferences drawn from other personal information</li> <li>● Risk data</li> <li>● Claims data</li> </ul>

**Do We Share Your Personal Data?**

Liberty Mutual does not sell your personal data as defined by California law.

Liberty Mutual may share personal data with affiliated and non-affiliated third parties, including:

- Liberty Mutual affiliates;
- Service Providers (such as auto repair facilities, towing companies, property inspectors and independent adjusters);
- Insurance support organizations;
- Brokers and agents;
- Government entities (e.g. regulatory, quasi-regulatory, tax or other authorities, law enforcement agencies, courts, arbitrational bodies, and fraud prevention agencies);
- Consumer reporting agencies;
- Advisors including law firms, accountants, auditors and tax advisors;
- Insurers, re-insurers, policy holders, and claimants;
- Group policyholders (for reporting claims data or an audit);
- Advertising networks, data analytics providers, and social networks;
- Service providers and affiliates for actuarial or research studies; and
- As permitted by law.



We may also share data with other companies that provide marketing services on our behalf or as part of a joint marketing agreement for products offered by Liberty Mutual. We will not share your personal data with others for their own marketing purposes.

We may also share data about our transactions (such as payment history) and experiences (such as claims made) with you to our affiliates.

Liberty Mutual may share the following categories of personal data as needed for business purposes:

Identifiers	Personal Data
Protected Classification Characteristics	Commercial Data
Internet or other similar network activity	Professional, employment and education data
Inferences drawn from personal data	Risk Data
Claims Data	

For information about how we have shared personal data in the past twelve months, please go to [libertymutual.com/privacy](http://libertymutual.com/privacy) and click on the link for the California Supplemental Privacy Policy.

### **How Do We Keep your Personal Data Safe?**

We maintain physical, electronic, and administrative safeguards created to protect your data from unauthorized access. Our employees and agents are authorized to access your data only for legitimate business purposes.

### **What Rights Do I Have to Learn More About My Personal Data?**

You may have rights under California laws to learn more about our privacy practices.

For example, under the California Insurance Code, you may request a copy of certain data about you to review its completeness and accuracy. You must make this request in writing by contacting us as indicated below. We have thirty business days after receiving your request to send the data to you.

To the extent required by law, we will also tell you of any persons to whom we have shared certain, limited data in the last two years. We will also share the name and address of any consumer reporting agency from which we have received information about you. Some data we are not required to share.

If you believe the data we have about you is incorrect, you may notify us in writing of what you would like to correct and why. We will respond within thirty business days.

If we agree, we will change our records. We will send the change to any organization that has received the inaccurate information from us. It will also be included in any later disclosures to others.

If we disagree, we will tell you why. You can write us with a short statement explaining why you believe that the data is incorrect. This will become part of the file. We will also send it to any persons that have received the disputed information from us. It will also be included in any later disclosures to others.

You may have additional rights under other California laws. For more information about these rights, please go to [libertymutual.com/privacy](http://libertymutual.com/privacy) and click on the link California Supplemental Privacy Notice. If you cannot access the link, please contact us.

### **How to Contact Us:**

You can submit requests, seek additional information, or obtain a copy of our Privacy Notice in an alternative format by either:

Calling: 800-344-0197

Email: [Privacy@libertymutual.com](mailto:Privacy@libertymutual.com)

Online: [Libertymutualgroup.com/privacy-policy/data-request](http://Libertymutualgroup.com/privacy-policy/data-request)



Mail: Liberty Mutual Insurance Company  
175 Berkeley St., 6<sup>th</sup> Floor  
Boston, MA 02116  
Attn: Privacy Office

**Who is providing this Notice?**

This Privacy Notice is provided on behalf of the following Liberty Mutual companies and affiliates:  
Liberty Insurance Corporation



## Privacy Law - Notice Of Information Practices

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Liberty Mutual values you as a customer and takes your personal privacy seriously. When you apply for insurance, you disclose information about yourself or members of your family. Please note, we do not sell your information to mass marketing or telemarketing companies. This notice tells you how we treat the information we collect about you.

You should be aware that in connection with your application, renewal, reinstatement or change in insurance benefits:

- 1.) Personal information may be collected from third parties.
- 2.) Some of this personal information as well as other personal or privileged information subsequently collected by us, may in certain cases be disclosed to third parties without your authorization.
- 3.) Rights of access and of correction exist with respect to all personal information collected.
- 4.) Upon your request, a more detailed notice of our information practices will be furnished, if you write:

Liberty Mutual  
1000 AAA Dr, Suite 150  
Heathrow, FL 32795-9802



## **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 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.

**You may request that Liberty Mutual re-evaluate your current insurance rate with your most recent information before your policy expires on 04/26/2023.**

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.

## **Important Message About Your Policy - New Policy Definition**

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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.*