

# Policy Declarations

A summary of your homeowners insurance coverage

Thank you for insuring with us. Here is your renewal homeowners policy summary, which is effective as of [REDACTED].



## INSURANCE INFORMATION

Named Insured

[REDACTED]

Policy Number

[REDACTED]

Mailing Address

[REDACTED]

Policy Period

[REDACTED] 12:01AM  
standard time at the address of the  
Named Insured at Insured Location.

Insured Location

[REDACTED]



## QUESTIONS ABOUT YOUR POLICY?

By phone

For service:

[REDACTED]

Liberty Mutual

[REDACTED]

To report a claim

By phone

[REDACTED]

Online

[REDACTED]



## INSURANCE GLOSSARY

For definitions of insurance terms, please visit [LibertyMutual.com/insurance-glossary](http://LibertyMutual.com/insurance-glossary).

### Premium Summary

Standard Policy with HomeProtector Plus	\$	670.00
Additional Coverages	\$	0.00
<b>Total 12 Month Policy Premium</b>	<b>\$</b>	<b>670.00</b>

Your discounts and benefits have been applied to your total policy premium. Please refer to the **Discounts and Benefits** section for more details.

Through your affiliation with the [REDACTED] your policy includes exclusive group savings on your home insurance.

**THIS IS NOT YOUR HOME INSURANCE BILL.**

## Coverage Information

### Standard Policy with HomeProtector Plus

Section I Coverages	LIMITS	PREMIUM
A. Dwelling with Expanded Replacement Cost	\$ 215,900	
B. Other Structures on Insured Location	\$ 21,590	
C. Personal Property with Replacement Cost	\$ 161,930	
D. Loss of Use of Insured Location	Actual Loss Sustained	
<b>Section II Coverages</b>		
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

If losses are a result of Wind they are subject to a deductible of: \$1,000

**Total Standard Policy with HomeProtector Plus** \$ **670**



Your policy includes HomeProtector Plus, which provides enhanced coverage in case of a loss. Please see your endorsement for details.

Policy Declarations

## Coverage Information *(continued)*

Additional Coverages			
	DEDUCTIBLE	LIMITS	PREMIUM
Credit Card, Fund Transfer Card, Forgery	\$	1,000	\$ 0
Backup Of Sewer And Sump Pump Overflow Coverage	\$ 1,000	\$ 10,000	INCL
Workers Compensation Coverage			INCL
Coverage E increased limit			INCL
<b>Total Additional Coverages</b>			<b>\$ 0</b>

## Discounts and Benefits

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

- Inflation Protection Discount
- New Roof Discount
- Protective Device Discounts:
  - Smoke/Heat Alarm-All Floors, Extinguishers and Dead Bolt Locks
- Recent Home Buyer Discount



**HOME DISCOUNTS**  
For more information on discounts, please visit [LibertyMutual.com/home-discounts](http://LibertyMutual.com/home-discounts).

## Endorsements — Changes to Your Policy

- LibertyGuard® Deluxe Homeowner Policy [REDACTED]
- Backup Of Sewer And Sump Pump Overflow Coverage [REDACTED]
- Credit Card, Fund Transfer Card, Forgery [REDACTED]
- Homeowner Amendatory Endorsement [REDACTED]
- Workers Compensation Coverage [REDACTED]
- No Covg-Home Daycare Bus [REDACTED]
- Amendatory Seepage End [REDACTED]
- Sexual Molestation Excl [REDACTED]
- Home Protector Plus [REDACTED]
- Protective Devices [REDACTED]
- Amendmt Pol Definitions [REDACTED]
- Special Provisions [REDACTED]
- Inflation Protection [REDACTED]
- NY - Amendatory End [REDACTED]
- Fuel Storage Exclusion [REDACTED]

## Mortgage Information

Mortgagee 1:

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## 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.