



Discounts that keep pace with your life.

That's right, your coverage travels with you—whether you're out and about in town or backpacking through Europe. Your personal property is covered:

In Your Car Even though you hid your iPad and camera under the seat, both are stolen.

On Vacation Sprinklers go off in your hotel room ruining your laptop.

Down the Street You ride over to a friend's apartment and chain up your bike, only to find it missing an hour later.

In Your Place A kitchen fire causes smoke damage throughout your place.

On the Go Moving to a new place? Your policy will protect your personal belongings 30 days from the day you start moving.



Ways you can save.

Ask our licensed sales representatives about these other special discounts:

- Insured to Value¹
- Recent Home Buyer Discount¹
- New Home Discount¹



Why choose us.

You'll work with a dedicated insurance agent who's an advocate in your corner.

We'll customize your coverage so you only pay for what you need.

We've been helping people like you protect what they love for more than 100 years.

We're a Fortune 100 company that's rated "A" (Excellent) by A.M. Best Company.²



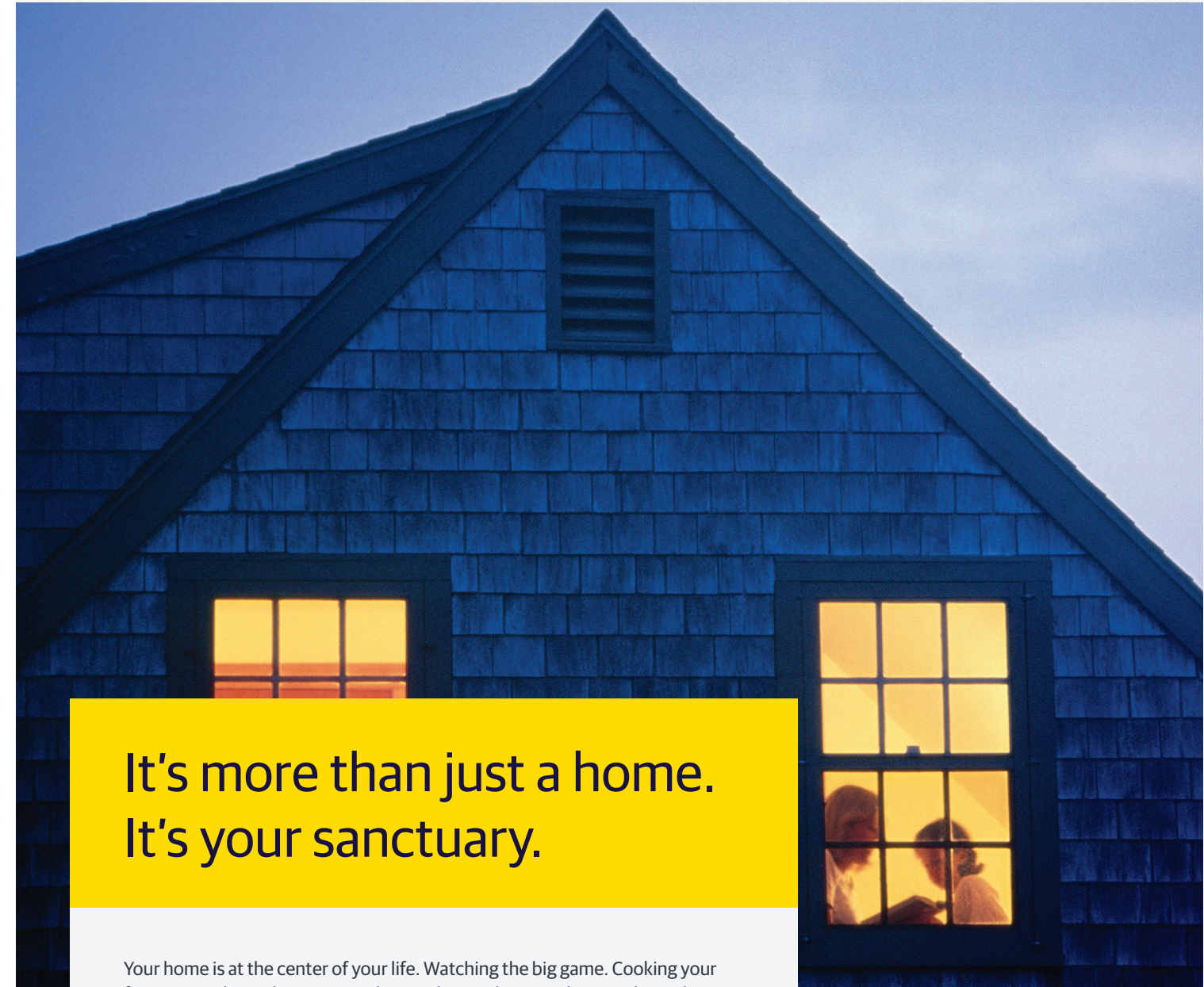
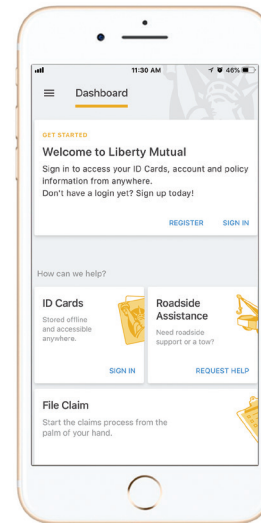
Always there for you.

Our dedicated team is ready to help from any device. You can also file or manage your claim online 24/7.

And our mobile app makes things even easier:

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

Find us at:



It's more than just a home.
It's your sanctuary.

Your home is at the center of your life. Watching the big game. Cooking your favorite meal. Daydreaming on the couch. Your home is the one place where you can just be you. That's why you need insurance that's customized to you and the way you live. Because your home is not just four walls and a roof. It's the sum of everything you put into it. With Liberty Mutual, you'll get customized home insurance so you only pay for what you need.

Contact me for your free quote.



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Coverage tailored to your exact needs.

Our protection options come with a variety of limits designed to fit your budget so you can rest easy knowing your home is in safe hands.

BASE POLICY PROTECTION	
Your home	We'll protect your home against losses from events such as fire, or lightning; weight of ice, snow, or sleet; windstorms ¹ ; hail; theft or vandalism; and more.
Your possessions	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.
Your liability	We'll defend you when someone else makes a claim against you for accidentally causing a loss to them—for example, someone is hurt in your yard or you damage property at someone else's home.

ADDITIONAL COVERAGE AND BENEFITS	
Home Protector Plus™	We'll provide additional protection for unforeseen costs when rebuilding your home, including the full replacement value of your possessions and Additional Living Expense coverage. ²
Loss Forgiveness	No matter how well you take care of your home and follow safety guidelines, there's still a lot outside your control. That's why we won't raise your price because of a first qualified loss. ³
Coverage for Your Valuables	If you own high-value items such as jewelry, art, furs, or camera equipment, you should consider adding extra coverage to your policy.
Computer and Smartphone Coverage	Covers up to \$10,000 for your computers and smartphones. ⁴

The descriptions of coverages and benefits are necessarily brief and are subject to policy provisions, limits, deductibles, and exclusions that can only be expressed in the policy itself. Coverages and programs vary by state and are not available in all states. For a complete explanation of coverages, please consult a Sales Representative.

There for you when you need us.

No matter what situation you find yourself in, Liberty Mutual Insurance will be there when you need us most.

WHEN YOUR PROPERTY IS DAMAGED OR STOLEN	
24-Hour Emergency Repair Service	If you have a covered home emergency, we'll immediately help you find an emergency service vendor or local contractor to protect your home from further damage.
24-Hour Claims Assistance	Our dedicated team is ready to help from any device. You can also file or manage your claim online 24/7. Call 1-800-2CLAIMS, or go online at libertymutual.com/claims anytime.
Preferred Contractor Network	If your home incurs a covered loss, we'll connect you with reliable local contractors who can fix your problem quickly and at a competitive price. We'll even guarantee the contractor's work for three years. ⁵
Catastrophe Rapid Response Unit	This dedicated unit responds immediately to storm-impacted areas so your claims will be resolved quickly and efficiently. ¹

WHEN SOMEONE MAKES A CLAIM AGAINST YOU	
Liability Protection	If someone is accidentally injured, Liberty Mutual will defend you against claims and pay those claims up to your policy limits. And we'll pay for reasonable and necessary medical expenses up to the limit you purchased, regardless of who was at fault.

WHEN YOU'RE MANAGING YOUR POLICY	
Convenient Customer Service	Have a policy or billing question, or need to make a change? Our customer service representatives are ready to assist you on weekdays and during the evenings.
Automatic Payment Options	We are committed to making billing easy and hassle-free. Have your payments deducted automatically from your checking or savings account. ⁶



¹Not available in all areas.

²Optional coverage. Subject to applicable deductible, policy terms, and conditions. Not available in all states.

³Subject to eligibility requirements. Benefits and eligibility requirements may vary by state.

⁴Optional coverage provides additional protection for owned or leased items such as computers, peripheral devices, software, and media, including smartphones and iPads. Items such as "smart" appliances, with computer chips or the like, are not covered. Other restrictions apply. Borrowed items not covered. Deductible will apply. Availability may vary by state.

⁵Availability of Preferred Contractor Network may vary by state.

⁶Available to 12-month Superior and Ultra auto policies in TN and MN. Terms and conditions apply.