

## It's better to bundle.

When you combine your auto and home insurance, you could save hundreds with our multi-policy discount.<sup>1</sup> With Liberty Mutual, you'll get customized coverage so you only pay for what you need. Plus, as a customer, you'll enjoy a wide range of auto and home benefits.

### Contact me for your free quote.



**Brian Tardif**  
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## Auto

### Accident Forgiveness<sup>2</sup>

Your prices won't go up due to your first accident.

### New Car Replacement<sup>TM3</sup>

If your new car is totaled in the first year, you'll get the money for a brand-new car, not just the depreciated value.

### Better Car Replacement<sup>TM3</sup>

If your car is totaled, we'll give you the money for a model that is one year newer.

### 24-Hour Roadside Assistance<sup>4</sup>

Real help when you need it.

### 12-Month Rate Guarantee<sup>5</sup>

Your rate is locked-in for at least one year.



## Home

### Loss Forgiveness<sup>6</sup>

Your price won't go up due to a loss in your home.

### Personal Property Replacement Cost<sup>7</sup>

In the event of a covered loss, we will pay the actual cash value for items at the time of loss, then up to the full amount of the cost in today's market.

### Home Protector Plus<sup>TM8</sup>

You'll receive additional coverage for unforeseen costs when rebuilding your home after a loss.

### 24-Hour Emergency Repair Service

Ready to help whenever you need it.

### Preferred Contractor Network<sup>9</sup>

We offer a network of approved repair vendors.



## Special Savings

Switch and you could save \$842 on your auto and home insurance.<sup>10</sup>



## Additional Discounts

Contact your Liberty Mutual Sales Representative to learn more about these additional discounts you may qualify for, including our Preferred Payments Methods Discount and Multi-Car Discount.<sup>11</sup>



## 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.\*



## Always there for you

Our dedicated team is ready to help from any device.

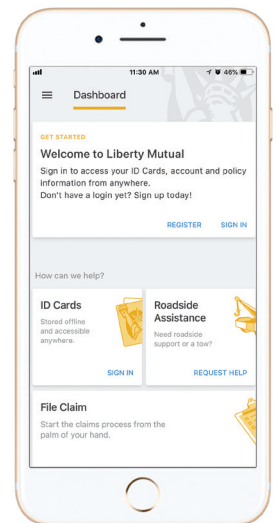
You can also file or manage your claim online 24/7.

Call **1-800-2CLAIMS**, or go online anytime at **LibertyMutual.com/Claims**.

And our mobile app makes things even easier:

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

Find us at:



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.

Auto | Home | Life | Renters | Umbrella | Motorcycle | Condo | Watercraft

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\*A.M. Best Rating Services, 2018. <sup>1</sup>Discounts and savings available where state laws and regulations allow. Restrictions apply. <sup>2</sup>ACCIDENT FORGIVENESS NOT AVAILABLE IN CA. Terms and conditions apply. <sup>3</sup>Optional coverage in some states; availability varies by state. Eligibility rules apply. <sup>4</sup>Coverage is provided on the optional Towing & Labor Coverage endorsement. May vary by state. Applies to mechanical breakdowns and disablements only, and may be subject to limits. <sup>5</sup>Your rate is guaranteed for one full year from your effective date. Rate guarantee may not apply if there is a midterm change in underwriting risk that impacts policy premium. <sup>6</sup>Subject to eligibility requirements. Benefits and eligibility requirements may vary by state. <sup>7</sup>Optional coverage. Subject to a deductible. May vary by state. <sup>8</sup>Optional coverage. Subject to applicable deductible, policy terms and conditions. Not available in all states. <sup>9</sup>Availability of Preferred Contractor Network may vary by state. <sup>10</sup>Savings validated by 2019 countrywide survey of participating new customers who switched to Liberty Mutual and saved. Savings may vary. Comparison does not apply in MA. <sup>11</sup>Discounts and savings are available where state laws and regulations allow, and may vary by state. Certain discounts apply to specific coverages only. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. Coverage provided and underwritten by Liberty Mutual Insurance and its affiliates, 175 Berkeley Street, Boston, MA 02116 USA. Equal Housing Insurer. ©2019 Liberty Mutual Insurance. 13459881