

\*000001\*  
Liberty Mutual  
PO Box 958416  
Lake Mary, FL 32795-9959



Peggy M Greer  
Larry D Greer  
2513 Dam Rd  
West Branch MI 48661-8728

## Thank you for being a Liberty Mutual Home Customer since 2021!

This package contains your homeowners renewal. Please look over this information and keep it with your important documents.

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 01/21/2023. 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 1-800-225-8285.

Sincerely,  
Your Liberty Mutual Service Team

40000006H3V24388988740000000



### CONTACT US

Questions About Your Policy

By Phone

For service:

1-800-225-8285

Mon - Fri 8AM-10PM EST

Sat 8AM-8PM EST

Sun 11AM-5PM EST

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)

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)

CONTINUE TO THE NEXT PAGE

FOR A GUIDE TO YOUR HOME RENEWAL PACKET



Learn more about our privacy policy at [LibertyMutual.com/privacy](http://LibertyMutual.com/privacy)

**Important Billing Information Enclosed**

## 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.

4-8	<b>Important Notices &amp; Policy Forms</b>
-----	---

This section includes any notices and policy forms that may change your coverages.



**Named Insured:**

1. Peggy M Greer
2. Larry D Greer

**Policy Number:**

H3V-243-889887-40 3 2

**Policy Period:**

01/21/2023 to 01/21/2024

**Mailing Address:**

2513 Dam Rd  
West Branch MI  
48661-8728

Important Billing Information Enclosed



Questions about your Policy?  
Call 1-800-225-8285

Policy Number:  
H3V-243-889887-40 3 2

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: \$1,718.00

Your discounts and benefits have been applied. Includes state sales tax and local surcharge where applicable.

### Insurance Information

Named Insured: Peggy M Greer Larry D Greer	Policy Number: H3V-243-889887-40 3 2
Mailing Address: 2513 Dam Rd West Branch MI 48661-8728	Policy Period: 01/21/2023-01/21/2024 12:01 a.m. standard time at the address of the Named Insured at Insured Location.
Insured Location: Same as Mailing address above	Declarations Effective: 01/21/2023

Policy Declarations

### DISCOUNTS AND BENEFITS SECTION

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

- Inflation Protection Discount
- Early Shopper Discount
- Multi Policy Discount - Auto
- Basic Home Safety
- Claims Free Discount
- New Roof Discount
- Electronic Funds Transfer Discount

## Coverage Information

### Standard Policy with HomeProtector Plus™

SECTION I COVERAGES	LIMITS	PREMIUM
A. Dwelling with Expanded Replacement Cost	\$ 267,300	
B. Other Structures on Insured Location	\$ 85,850	
C. Personal Property with Replacement Cost	\$ 200,480	
D. Loss of Use of Insured Location	Actual Loss Sustained	
SECTION II COVERAGES	LIMITS	PREMIUM
E. Personal Liability (each occurrence)	\$ 1,000,000	
F. Medical Payments to Others (each person)	\$ 1,000	

**Want to Add a Coverage?**

Call 1-800-225-8285 to talk to your agent about the availability of this coverage and whether it meets your needs.

**Policy Number:**

H3V-243-889887-40 3 2

**Report a Claim:**

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



## Coverage Information continued

### POLICY DEDUCTIBLES

Losses covered under Section I are subject to a deductible of : \$1,000

<b>Total Standard Policy with HomeProtector Plus™</b>	<b>\$ 1,606</b>
---	-----------------

ADDITIONAL COVERAGES	DEDUCTIBLE	LIMITS	PREMIUM
Escape of Water (Building/Spec Contents)	\$ 1,000	\$ 10,000	INCL
Other Structures - Increased Limits			\$ 112
Credit Card, Fund Transfer Card, Forgery		\$ 1,000	\$ 0
Coverage E increased limit			INCL
<b>Total Additional Coverages</b>			<b>\$ 112</b>

**Total 12 Month Policy Premium: \$1,718.00**

### 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.

### Policy Forms and Endorsements: The following forms and endorsements are applicable to your policy

LibertyGuard® Deluxe Homeowner Policy (HO 00 03 04 91)	Home Protector Plus (FMHO 3252 07 10)
Escape of Water (Building/Spec Contents) (FMHO6500MI 0416)	Credit Card, Fund Transfer Card, Forgery (HO 04 53 04 91)
Protective Devices (FMHO 4172 1014)	Special Provisions - Michigan (FMHO6100MI 0416)
Amendmt Pol Definitions (FMHO2934MI 0621)	Amendatory Mold End (FMHO 3473 0113)
Seepage Exclusion Endorsement (FMHO 3471 0113)	No SecII/Limit I-Daycare (HO 04 96 04 91)
Inflation Protection (FMHO 3263 07 10)	Lead Poisoning Exclusion (FMHO 3275 07 10)
Refrigerator Contents (FMHO 3267 07 10)	Other Structures - Increased Limits (HO 04 48 04 91)



Questions about your Policy?  
Call 1-800-225-8285

Policy Number:  
H3V-243-889887-40 3 2

Report a Claim:  
1-800-2CLAIMS or  
LibertyMutual.com/Claims



**Policy Forms and Endorsements:** The following forms and endorsements are applicable to your policy *(continued)*

LMHC Membership (2340)

**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.

**Tier Assignment:** 1026 0953 0978 0912 0904 1044 0899 0922 0863 1031  
0950 0912 0912 0627

**Financial Stability Score:** 892

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

Hamid Mirza  
President

Mark C. Touhey  
Secretary

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

Parker Koppelman  
Authorized Representative

12/19/2022

INSURANCE  
INFORMATION

### Important Notice About Your Electronic Payment

Named Insured:  
Peggy M Greer

Dear PEGGY M GREER,

Policy Number:  
H3V-243-889887-40

You have elected the Electronic Funds Transfer billing method to pay your policy premium.

Policy Period:  
01/21/2023  
01/21/2024

The payment will be billed to your financial institution on 01/21/2023 for withdrawal from your account within three business days, as noted below.

In the future, payments will be withdrawn within three business days of your originally selected bill day for each installment period, until the insurance premium is satisfied. We will notify you of any change in the payment amount on or before the billing date.

Unsuccessful payments may be subject to a \$25.00 fee.

If your payment account changes, e.g., you open a new account, move to a new financial institution, or change your account number, you must notify a service representative immediately to avoid the \$25.00 fee for returned payments.

If you have any questions, please contact a service representative at 1-800-225-8285 .



**ACTION  
REQUIRED**

- Make note of the payment amount for your withdrawal.
- If you need to change your payment account, notify us immediately.



**CONTACT US**

<u>Policy Number</u>	<u>Policy Name</u>	<u>Payment Amount</u>
H3V-243-889887-40	PEGGY M GREER	\$1,718.00

**Questions About  
Your Policy**

**Billing Date:** 01/21/2023

For service:  
1-800-225-8285

**Total Withdrawal Amount:** \$1,718.00

Online  
LibertyMutual.com

GO PAPERLESS

Manage your policy 24/7  
on eService

LibertyMutual.com/register

## Choose The Payment Option That Works For You

---

We are committed to making billing easy and hassle free. That is why we offer a selection of billing and payment options to choose from.

### PAYMENT OPTIONS

- **Electronic Funds Transfer (EFT).** Save time and money with our convenient EFT option. Once you enroll, your insurance payment will be withdrawn directly from your checking/savings account. A charge may be applied to each installment unless paid in full, although installment fees will be lower than for other payments options. As a convenience, we will make every attempt to issue any refunds due to your bank account from which the payment was received. Sign up by visiting [LibertyMutual.com/register](http://LibertyMutual.com/register) or if you already have an eService account, simply login.
- **Recurring Credit Card\*.** Save time with our recurring credit card option. Once you enroll, your insurance payment will be charged directly to your credit card. As a convenience, we will make every attempt to issue any refunds due to your credit card from which the payment was received. We accept all major credit cards including American Express, Visa, MasterCard and Discover. A charge will be applied to each installment unless paid in full. Sign up by visiting [LibertyMutual.com/register](http://LibertyMutual.com/register) or if you already have an eService account, simply login.
- **Online.** Pay your bill online with eService at [LibertyMutual.com/register](http://LibertyMutual.com/register). Click to register, or if you already have an eService account, simply login. A charge may be applied to each installment unless paid in full.
- **Direct Bill.** Choose a billing frequency (i.e. Monthly, Quarterly, Pay in Full, Pay in Two and Bi-Monthly) that is right for you and receive paper bills by mail. A charge will be applied to each installment unless paid in full.

\*This option is available for most policy types.

### REFUNDS

In most states and in most situations, any refunds owed will automatically be refunded in the same method your last payment was received. For example, if the last payment you made was with a credit card, we will apply your refund back to your credit card. We will refund electronic check payments back to your checking account instead of mailing you a check. Electronic check payments include:

- Check payments processed online at LibertyMutual.com
- A Liberty Mutual Service Rep initiated one-time check or EFT payment

However, we will typically mail a refund check in the following situations:

- The refund amount is greater than the last single payment amount received
- Your bank rejects an electronic refund
- Your credit card company rejects an electronic refund

### FEES

- An installment charge may be applied to the outstanding account balance if there is a current installment amount due depending on the payment option chosen. You can avoid future installment charges by paying the Account Balance in full or you may save on future installment charges by enrolling in Electronic Funds Transfer (EFT) payment option.
- If we receive your payment after the due date, you may be charged a late fee of up to \$15.00. Late payments may affect your future premiums, your coverage or continuation of your policy.
- A returned payment fee may be charged for any payment not accepted by your financial institution.

If you have any questions please contact us at 1-800-225-8285 and a representative will be happy to assist you.

Thank you for insuring with Liberty Mutual. We appreciate your business.



## Information about Policy Rate Determination

---

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 credit history, 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. An improved credit history could also lead to additional savings.

**You may request that Liberty Mutual re-evaluate your current insurance rate with your most recent information, including your credit history, before your policy expires on 01/21/2024.**

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.



## Michigan Right to Request Information

---

Pursuant to Michigan law, all of the following information is available and will be provided to you upon request:

- A description of the specific rating classifications by which the rates and premiums for your policy have been determined.
- A general explanation of the extent to which rates or premiums vary among policyholders on the basis of the rating classifications used by the insurer.
- Additional information sufficient for you to calculate and confirm the accuracy of your specific premium.
- A description of all of the insurer's underwriting rules based on insurance eligibility points, and a description of all of the underwriting rules of the insurer's affiliates based on insurance eligibility points.
- You are entitled to a private, informal managerial-level conference with us, and to a review by the state commissioner of insurance if you feel you have been improperly denied insurance or charged an incorrect premium. To do this, contact the personal sales manager of your insurance representative.

### Affinity Affiliation

If an Affinity Affiliation appears on your Policy Declarations and you are no longer a member, please contact us at the phone number located on your Policy Declarations.

### Coverage Confirmation

Please review your coverages on the Policy Declarations and confirm the accuracy of each coverage. If you have any questions about your coverages, please contact your insurance representative.

For information concerning any of the above items, please contact your insurance representative at the telephone number or website address listed on your Policy Declarations.

## Notice of Privacy Policy

---

Liberty Mutual\* values you as a customer and takes your personal privacy seriously. When you request a rate quotation, apply for insurance, request changes to your insurance policy or submit a claim, you disclose information about yourself or members of your household. This notice tells you how we treat the information we collect about you.

### 1. INFORMATION WE MAY COLLECT

We collect information about you from:

- Applications or other forms you complete, and information you provide to us over the telephone;
- Your business dealings with us and other companies;
- Your employer or association for Liberty Mutual Group products;
- Consumer reporting agencies, Motor Vehicle Departments, inspection services and medical providers; and
- Visits to our Liberty Mutual website.

### 2. TYPES OF INFORMATION WE MAY DISCLOSE

We may disclose the following about you:

- Information from your application or other forms, such as your name, date of birth, address, social security number, vehicle and driver information;
- Information about your transactions with us, our affiliates or others, such as your insurance coverages, payment history, and certain claims information; and
- Information we receive from third parties, such as your motor vehicle records and claims history.

### 3. TO WHOM INFORMATION MAY BE DISCLOSED

We do not disclose personal information about you to anyone unless allowed by law. We are allowed by law to provide information to:

- A third party that performs services for us, such as claims investigations, medical examinations, inspections, and appraisals or for roadside assistance or the repair of your vehicle if you have a claim;
- Our affiliated companies and reinsurers;
- Insurance regulators and reporting agencies;
- Consumer reporting agencies to obtain loss history information, motor vehicle reports, or credit report information where permitted by law;
- State Motor Vehicle Departments to obtain a report of any accidents or convictions or to confirm your compliance with compulsory motor vehicle liability insurance laws;
- Law enforcement agencies or other government authorities to report suspected illegal activities;
- A person or organization conducting insurance actuarial, or research studies;
- Companies that provide marketing services on our behalf, or as part of a joint marketing agreement with banks, credit unions, and affinity partners, or providers of annuity and financial products and services offered through us to our customers; and
- As otherwise permitted by law.

### 4. HOW WE PROTECT INFORMATION

We maintain physical, electronic, and procedural safeguards to protect your nonpublic personal information. These safeguards comply with applicable laws. We retain your information for as long as required by law or regulation. The only employees or agents who have access to your information are those who must have it to provide products or services to you. We do not sell your information to mass marketing or telemarketing companies. Any information we share with third parties, such as those organizations which perform a service for us or market our products, is subject to appropriate confidentiality protections and may be used only for the purposes intended.

\*This privacy notice is provided on behalf of the following Liberty Mutual companies and affiliates that provide personal automobile, homeowners, life insurance and annuities: Liberty Mutual Insurance Company, Liberty Mutual Fire Insurance Company, Liberty Insurance Corporation, LM Insurance Corporation, The First Liberty Insurance Corporation, Liberty Insurance Company of America, Liberty Northwest Insurance Corporation, Liberty Life Assurance Company of Boston, Liberty County Mutual Insurance Company (Texas only), Liberty Lloyds of Texas Insurance Company, LM Property and Casualty Insurance Company, Liberty Mutual Personal Insurance Company, Liberty Personal Insurance Company, Liberty Mutual Mid-Atlantic Insurance Company, LM General Insurance Company, American States Preferred Insurance Company, Consolidated Insurance Company, Wausau General Insurance Company, Wausau Underwriters Insurance Company, Wausau Business Insurance Company, Montgomery Mutual Insurance Company, North Pacific Insurance Company, Peerless Indemnity Insurance Company, Indiana Insurance Company, The Netherlands Insurance Company and American First Insurance Company.