



## Liberty Mutual Condominium Insurance

**Where your condo association coverage stops, Liberty Mutual's begins.** As a condominium owner, you're in a unique situation. Certain common areas of your building are likely covered by your association's insurance policy, but that may leave the interior of your unit, your personal possessions, and personal liability vulnerable.

With Liberty Mutual Condominium Insurance, you can ensure you have no policy gaps and your personal belongings are fully protected. And you get protection beyond your possessions. With Liberty Mutual Condominium Insurance, you also get liability coverage that protects you in the event your actions cause injury to others or damage to their property. Above all, we'll provide affordable coverage and the personal assistance you need to choose the protection that is right for you.



REALTORS®, Property Managers – Residential/Commercial

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**My Policy:**  
 "I want to make sure all my customers are fully protected."

**Toni Davies**

**Responsibility.  
 What's your policy?**

## Protecting you and your home

If your condo is damaged, you'll be covered for:

- Alterations, appliances and fixtures, and improvements that are part of the building in the unit where you reside
- Property for which you are responsible under your condo association agreement

## Your personal belongings

A Liberty Mutual condo policy also protects your personal property—wherever you are, whether at home or on the road, anywhere in the world—against many causes of loss including but not limited to:

- Fire, including smoke damage
- Windstorms,<sup>1</sup> lightning, hail, ice, snow, or sleet
- Theft, vandalism, and malicious mischief
- Damage caused by burst pipes
- Loss, due to theft or covered accident, while on vacation

## Your personal liability

Your policy provides the following coverage:

- Accidental bodily injury caused by you, your immediate family living in your home, and even your pets
- Medical bills for someone, other than you or any of your immediate family members living in your home, who has been in an accident on your property.
- Lawsuits filed against you seeking covered damages
- Optional loss assessment, in the event your condo association assesses a portion of a covered loss to each owner
- Accidental damage you cause to someone's property

## Rewarding you with savings

- **Exclusive Group Savings** We partner with more than 14,500 employers, alumni and professional associations to offer special savings to their employees and members.
- **Protective Devices Discount** If your condo has smoke alarms, dead bolts, fire extinguishers, fire alarms, burglar alarms, or sprinklers, you may qualify for this discount.
- **Multi-Policy Discount** Do you insure your car with Liberty Mutual? If you do, you may qualify for a discount on your condo policy.
- **Safe Homeowner Program Discount** Receive savings of up to 15% when you maintain a loss-free record for three years.<sup>2</sup>

## 24/7 Claims Assistance

Our dedicated team is always available to give you all the attention your claim demands. Call 1-800-2CLAIMS, or go online at [LibertyMutual.com/Claims](http://LibertyMutual.com/Claims) anytime.

## Our Personalized Approach

At Liberty Mutual, we are committed to helping you find the right policy coverage that meets your specific needs. Our licensed Sales Representatives take the time to get to know you, and will consult with you to explain your options clearly and recommend coverage that ensures you are properly protected, no matter where you are in life.

**For a free coverage review and no-obligation quote, contact me today.**



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**AUTO | HOME | LIFE**

### Our Mobile Apps Make Things Even Easier

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



Liberty Mutual App    Home Gallery App\*

You can find us on:



### About Us

We've been in the business of helping people live safer, more secure lives for more than 100 years. As a leading provider of auto, home, and life insurance, we operate in all 50 states and are among the Fortune 100 largest U.S. corporations.

To help meet all your needs, we offer a full portfolio of insurance products, including:

- auto
- motorcycle
- home
- condo
- life
- renters
- personal liability protection (umbrella)
- watercraft
- identity fraud expense coverage

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.

<sup>1</sup> Windstorm coverage is not available in all areas.

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# Get the Most Out of Your Insurance

Choosing the best coverage is easy when you know all your options



# Liberty Mutual

INSURANCE



## Auto Insurance\*

Knowing what you don't know is the first step to being informed and getting the coverage that's right for you. This worksheet outlines key terms covered in the Auto Insurance webinar to reference as you follow up with a Liberty Mutual representative.

**Liability Coverage** - Covers injury and damages you cause to another person or their property in a covered accident that occurs when you hit a person or object.

**Collision Coverage** - Insures your vehicle against damage that occurs in a collision you cause, like if you accidentally hit another vehicle at a red light or a run into a guardrail.

**Other Than Collision Coverage** - Protects your car if it is stolen or damaged by something unrelated to a collision, such as vandalism, fire, windstorm, earthquake, or hail. A deductible applies.

**Split Limit Policy** - Liability insurance has specific limits in terms of the maximum it will pay for each injured person in an accident, for all injured people in an accident, and for property that's damaged in an accident.

**Medical Payments Coverage** - Helps pay for immediate medical expenses after an accident, including health care expenses that your health care insurance doesn't cover, like your ambulance ride to the hospital, co-pays, and deductibles. Passengers riding in your car are also covered, and any injuries that you sustain while riding in someone else's car.

**Underinsured & Uninsured Motorist Coverage** - Pays for your injuries if someone who is underinsured or doesn't have auto insurance hits you.

**Personal Injury Protection** - Covers medical costs, loss of earnings, and funeral costs for those in your car.

**New Car Replacement™** - 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™** - If your car is totaled, we'll give you the money for a vehicle that is one model year newer, with 15,000 fewer miles.

For a free coverage review and no-obligation quote, contact me today.



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\*The descriptions of benefits and product features listed herein are necessarily brief. Contact your Sales Representative for further details.