

Get the Most Out of Your Insurance

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



Home 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 Home Insurance webinar to reference as you follow up with a Liberty Mutual representative.

Home Insurance - Helps make sure your home and property are replaced or repaired to their original condition quickly and correctly in the event of an emergency, such as fire, theft, vandalism, or a thunderstorm.

Dwelling Coverage - Protects your house and the structures attached to it from accidents. Details such as the materials homes are built from, fireplaces, and basement furnishings affect your Dwelling Coverage.

Personal Liability Coverage - Protects you against injuries visitors sustain while on your property and pays for those injuries for which you may be liable up to your personalized limits.

Personal Liability Protection - Often referred to as an Umbrella Policy, it offers additional liability coverage beyond the limits of Personal Liability coverage.

Rider - An addition to your policy that provides extra coverage for an appraised specialty item such as a diamond ring or a fur coat.

Replacement Cost Coverage - Guarantees you get the current, full value for items that may have depreciated in value during their lifetime.

Loss of Use Coverage - Covers hotel accommodations along with living expenses, like additional costs for food and laundry, while your home is being fixed.

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 to be read in conjunction with the actual policy. Contact your Sales Representative for further details.



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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.

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