



## Liberty Mutual Renters Insurance

**Your landlord likely has insurance to protect your building, but did you know that policy will not protect your personal belongings?** And in the event of a theft or apartment fire, you could spend thousands of dollars to replace the prized possessions you worked so hard for.

For as little as about \$20/month, you can protect your valuables against theft, fire, water damage, and more with Liberty Mutual Renters Insurance. And you get protection beyond your possessions. You also get liability coverage that protects you in the event your actions cause injury to others or damage to their property.



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**Liberty  
Mutual**  
INSURANCE

**Liberty Mutual Insurance**  
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## Protection Wherever You Are

Liberty Mutual Renters Insurance doesn't stop when you leave your home. Your personal property is covered:

**In Your Car** *Even though you hid your electronics and locked up your snowboard, both are stolen.* Don't worry, you're covered.

**On Vacation** *Sprinklers go off in your hotel room, ruining your camera and laptop.* Those are covered, too.

**Down the Street** *You ride over to a friend's apartment and chain up your bike, only to find it missing an hour later.* Liberty Mutual Renters insurance covers that theft.

**On the Go** *Move to a new place, and your policy will protect your personal belongings 30 days from the day you start moving.*

**In Your Place** *If a kitchen fire in your neighbor's apartment causes smoke damage throughout the building, Liberty Mutual will cover your items in need of cleaning or replacement.*

## Protection Beyond Your Possessions

Liberty Mutual Renters Insurance also covers you if you accidentally damage someone else's property, or if someone sues you for an injury in your apartment. Don't think it could happen? Consider these scenarios:

<p>What happens if your bathtub overflows and water seeps into the apartment below, damaging your neighbor's furniture and rug?</p>	<p>Or say you sold your coffee table online, and the guy who picked it up tripped on your rug and broke his ankle?</p>
<p>Liberty Mutual will cover the damage up to your liability limits.</p>	<p>If he files a claim against you, Liberty Mutual will provide a defense up to your liability and medical payment limits.<sup>1</sup></p>

## 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.

**Multi-Policy Discount** Do you insure your car with Liberty Mutual Insurance? If you do, you may qualify for a discount on your renters policy.

**Claims-Free Savings** You'll save on your new renters policy if you have not filed a claim with your previous insurance carrier for five years or more.<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.

## Home Gallery App<sup>®</sup>

The Liberty Mutual Home Gallery App makes cataloging your belongings easy. And in case of a loss or theft, having a home inventory is essential. The app is a must-have for renters, and is available to anyone, whether or not you are a Liberty Mutual customer.

## 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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**Liberty Mutual**  
INSURANCE

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
- home
- life
- personal liability protection (umbrella)
- motorcycle
- condo
- renters
- 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>Depending on the tort alleged. <sup>2</sup>May not apply in all states.

Coverage provided and underwritten by Liberty Mutual Insurance Company and its affiliates, 175 Berkeley St., Boston, MA.

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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.