



LIBERTY MUTUAL GROUP  
P.O. Box 958416  
Lake Mary FL 32795-9959  
Tel: 1-877-823-6423

May 27, 2009

JEREMY CORNWALL  
1308 TOWER RD  
WILLIAMSTOWN VT 05679-9697

Dear JEREMY CORNWALL:

Thank you for your interest in Group Savings Plus® and for allowing us to provide you with a quotation of property insurance. I have enclosed the detailed description of coverages and premiums we discussed.

If you have any questions, or would like to join the Liberty Mutual Family, please call us toll-free at 1-877-823-6423. See how we can offer you savings without sacrifice.

When it comes to insurance, we know what matters most to people. Rest assured you'll never have to sacrifice service for savings with Group Savings Plus®. Should you ever need to file a claim, you'll find our claims service is unsurpassed and we promise to make the insurance experience easy for you. Easy to sign up. Easy to file a claim. Easy to get service and support when you need it most.

With Group Savings Plus®, you'll also enjoy:

- Group Discount on auto and home insurance \*\*
- Convenient payment plans with no interest
- Personalized coverage evaluation from a licensed insurance professional
- Rates guaranteed for 12 months, instead of six
- Round-the-clock claims service

We also offer you peace of mind. Liberty Mutual Fire Insurance Company is one of the largest property and casualty insurance providers in the nation. Our financial strength and stability have earned us an "A" (Excellent) rating from A.M. Best Company, an independent national organization that rates an insurer's financial strength and performance. Perhaps that's why our group auto and home coverage is offered by more organizations and companies in North America than any other insurance provider.

We can offer you and your family the high-quality, dependable insurance you deserve - at a competitive price. So be sure to call us at your earliest convenience. We look forward to hearing from you.

Sincerely,

JESSICA DILLON  
Liberty Mutual Fire Insurance Company

P.S. - Why not start enjoying the benefits of Group Savings Plus® today? Every day you wait could cost you money. Call JESSICA DILLON at 1-877-823-6423 now to enroll.

\*\* Group discounts are not available in all states and provinces. Discounts vary by state and province. Helping people live safer, more secure lives.



DELUXE HOMEOWNER RATE QUOTATION  
Liberty Mutual Fire Insurance Company

Proposal For: JEREMY CORNWALL

Date Printed: 05/27/09

Prepared by: JESSICA DILLON  
JESSICA.DILLON@LIBERTYMUTUAL.COM

Phone #: 1-877-823-6423

Fax #: (866) 772-4802

Note: Quote based on information received. Rates are subject to change.

◆ **RESIDENCE COVERED:**

| <u>Location Address</u>                     | <u>Construction</u>               | <u>#Families / Apartments</u> |
|---|-----------------------------------|-------------------------------|
| 1308 TOWER RD<br>WILLIAMSTOWN VT 05679-9697 | Frame                             | 1                             |
|   | <u>Estimated Replacement Cost</u> |                               |
|   | \$135,000                         |                               |

**Total Quoted Premium for a 12 Month Policy: \$ 804.00**

Includes state/provincial tax and local surcharge where applicable

◆ **PRIMARY COVERAGES:**

| <u>Coverage</u>    | <u>Amount of Coverage Quoted</u> |
|--------------------|----------------------------------|
| Dwelling           | \$135,000                        |
| Other Structures   | \$13,500                         |
| Personal Property  | \$94,500                         |
| Loss of Use        | \$27,000                         |
| Personal Liability | \$500,000                        |
| Medical Payments   | \$5,000                          |

◆ **DEDUCTIBLES:**

|                   | <u>Deductible Quoted</u> |
|-------------------|--------------------------|
| Policy Deductible | \$500                    |

◆ **ADDITIONAL COVERAGES APPLIED:**

Expanded Replacement Cost  
Personal Property Replacement Cost  
Increased Liability/Medical Payments

◆ **CREDITS / DISCOUNTS:**

|                             | <u>DISCOUNT / CREDIT APPLIED</u> |
|-----------------------------|----------------------------------|
| Insurance to Value Credit   | Yes                              |
| Multi Policy Discount       | N/A                              |
| Inflation Protection Credit | Yes                              |
| Protective Devices Credit   | Yes                              |
| Group Savings Plus®         | Yes                              |
| Safe Homeowner Program      | No                               |

*At Liberty Mutual we offer a wide range of products to meet all your insurance needs.*



## *A Guide to Liberty Mutual Homeowners Coverages*

*At Liberty Mutual, we know that you need to feel secure about your home and its contents. And, you need to be sure that you are fully covered if you ever suffer a loss. That's why we offer LibertyGuard® Deluxe Homeowners Insurance, a complete protection plan that can be tailored to your lifestyle as well as to your budget.*

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### ◆ Coverage A: Dwelling

Your residence is protected against any direct physical loss that is not specifically excluded in your policy. All policies contain limitations and exclusions that can be explained by your Liberty Mutual representative.

In most states, we offer discounts to our customers who insure their homes to 90 or 100 percent of replacement cost and to those who have installed smoke/heat alarms..

#### **Other Optional Coverages**

- HomeProtector PLUS - With this endorsement, Liberty Mutual will pay the cost of rebuilding your home after an insured loss, even if the cost is greater than the amount of protection written into your policy. (Some states have certain limitations on replacement cost so please be sure to ask your Liberty representative for details on your state's coverages.) In addition, this endorsement provides you with a complete package of coverages and discounts that enhance your standard homeowners policy. This option is not available in all states.
- Expanded Replacement Cost\* - This option protects you against rising construction costs. Following an insured loss, Liberty Mutual will pay the cost of rebuilding your home, even if the cost is greater than the amount of protection written into your policy. In most states, the maximum amount of coverage is 20% over your coverage A limit, but this can vary in some states. This coverage is not available in all states
- Coverage for a seasonal or secondary owner-occupied dwelling is available.
- Sinkhole-collapse coverage is available.
- Flood Insurance - This quote does not include coverage for Flood. Flood insurance may be purchased to protect your home against damage due to flooding. Liberty Mutual offers this protection through the Federal government's National Flood Insurance Program.
- Inflation Protection Option - With this endorsement, your policy's limits of liability will be adjusted automatically to keep pace with inflation. Customer who choose this option will be eligible for a discount on their overall premium. There is no initial charge, but at renewal or annual-installment billing, your premium will be adjusted to reflect the revised limits.

\*This coverage is referred to as Excess Dwelling in Arkansas.

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### ◆ Coverage B: Other Structures

Other structures on the same premises - such as garage, tool shed or garden house - are covered for 10 percent of the amount of insurance on your home.

#### **Other Optional Coverages**

- Increased coverage is available.

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### ◆ Coverage C: Personal Property

Your furniture, clothing, appliances and most other family personal possessions are covered at 50 percent of the coverage on your residence.

Coverage limits are applied to specific items, such as jewelry, furs and silverware.

Your personal property is protected against loss caused by the following named perils:

- Smoke, fire, or lightning

- Windstorm, hail, or weight of ice, snow or sleet
- Explosion
- Vehicles or aircraft
- Theft, vandalism, malicious mischief, riot or civil commotion
- Falling objects
- Volcanic eruption
- Accidental discharge or overflow of water or steam
- Sudden and accidental tearing apart, cracking, burning or bulging of a heating, air conditioning, fire-sprinkler or water-heating system
- Freezing of a plumbing, heating, air conditioning or automatic fire-sprinkler system, or of a household appliance
- Electrical currents

#### **Other Optional Coverages**

- Personal Property Replacement Cost - In the event of a loss, Liberty Mutual will pay the cost of replacement or repair (whichever is lesser), provided it does not exceed the limits of liability described in your policy and the property is actually replaced. This option is subject to the deductible named in your policy and is not available in all states.
- Increased coverage for selected classes of personal property, such as jewelry, furs, fine arts, etc., is available.

#### **◆ Coverage D: Loss of Use**

If a loss makes your residence uninhabitable, you have coverage for:

- The reasonable additional living expenses incurred by you to live elsewhere to maintain your normal standard of living.

Coverage is set at 20 percent of the coverage on your residence.

#### **Other Optional Coverages**

- Increased coverage is available.

#### **◆ Coverage E: Personal Liability Protection**

You and your family are protected against claims by others for accidental bodily injury or damage to their property, either at or away from your home.

Protection is included for injury or damage caused by your children or pets.

In addition, Liberty Mutual will pay replacement costs up to \$500 per occurrence for damage to others- property caused by you or insured members of your household.

If a claim is brought against you, Liberty Mutual will provide a defense until the amount we pay for damages equals the limits you selected when you applied for the policy.

#### **Other Optional Coverages**

- Increased limits of liability are available.
- Liability protection for watercraft is available.

#### **◆ Coverage F: Medical Payments to Others**

In the event of an accident causing bodily injury to others, Liberty Mutual will pay for the necessary medical expenses incurred within three years, up to \$1,000.

#### **Other Optional Coverages**

- Increased limit is available.

Liberty Mutual is an equal Housing Insurer.

Note: The descriptions of coverages listed in this document are necessarily brief and are subject to provisions, limitations and exclusions that can only be expressed in the policy and related endorsements. Also, the exact coverages, qualifications and premium savings may vary from state to state. Please be aware that your policy and related endorsements are the final word on coverages, not this document. Your Liberty Mutual representative will gladly explain.



## *A Guide to Liberty Mutual Services. . . Simplify Your Life*

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### ◆ **HANDY HOME REPAIR REFERRALS**

When you make a claim for home damages, you want repairs completed quickly. But how do you find the right person for the job? Ask your claims representative about our Contractor Network Referral Program (CNRP). This network has contractors who will contact you directly to arrange an inspection and estimate of your loss. Not only is the service speedy, it's dependable, drawing on an extensive network of approved contractors, whose work Liberty Mutual guarantees for one year.

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### ◆ **ONE-STOP REPLACEMENT SHOPPING**

Replacing lost or stolen possessions is easy, thanks to our Personal Property Replacement Program (PPRP).<sup>\*</sup> Here's an anxiety-reducing way to face the time-consuming problem of replacing your belongings. Normally, you'd have to find individual replacements and arrange shipping and handling on your own. But with PPRP, one phone call sets the process in motion. Drawing from a database of 80,000 items, we can locate the exact items you lost - or the closest match - and ship them to you within 48 hours.

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### ◆ **AFTER-HOURS ASSISTANCE**

When your local Liberty sales office closes for the day, our Customer Response Center (CRC) is ready to take your call. Available after business hours and on Saturdays, the CRC can provide policy information, answer billing questions and assist with policy changes with the same high quality service as your local office. Call toll-free 1-800-526-1547.

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### ◆ **EMERGENCY ROADSIDE ASSISTANCE**

No matter where your car breaks down in the United States or Canada, you never have to worry about being stranded without emergency road service. The Liberty Mutual Roadside Assistance Program gives you 24-hour, 365-days-a-year access to more than 23,000 service providers.<sup>\*\*</sup> Whether you have a flat tire, dead battery, get locked out of your car, or need more serious help, simply call toll-free 1-800-426-9898. This emergency roadside dispatch service will make sure help is on the way as soon as possible; normally in less than one hour. And if your auto policy includes "Towing & Labor" coverage, you have the added convenience of our "Sign & Drive" feature, which allows you to simply sign for any charges (up to coverage limit) and drive away.

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### ◆ **CAR WINDSHIELD REPAIR REFERRALS**

After just one phone call to report a car windshield or window claim, you'll know immediately when, where and how your glass service will take place. Liberty Mutual will arrange the repair or replacement service with a local, authorized glass company from its network of more than 3,500 providers. When repairs are complete, the glass company bills us directly - you need only pay the glass coverage deductible. Liberty and the network participants stand by their work one hundred percent - you are guaranteed a quality repair or replacement.

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### ◆ **CAR APPRAISALS WITHIN 24 HOURS**

In most circumstances, we'll appraise your car within 24 hours, so you can get back on the road as quickly as possible. For your convenience, you can have your car appraised and repaired at one of our Total Liberty Care (TLC) facilities. TLC is a network of automobile repair facilities dedicated to providing you with the highest quality repairs and service. The network consists of over 1000 TLC shops conveniently located throughout the U.S. and Canada.

TLC facilities offer:

- A professional staff that will walk you through the collision repair process.
- Estimates will be written immediately and you will be given a copy
- Scheduled appointments for estimates and repairs
- Provide free pickup and delivery of your vehicle for repairs
- Provide you with a copy of Liberty Mutual's Limited Lifetime Warranty on the repairs.
- Arrange direct payment of the claim to the TLC facility.
- Clean and detail your vehicle when repairs are done.

Car Rental

Liberty Mutual has partnered with Enterprise rent-a-car (ERAC) for your replacement vehicle needs. An ERAC representative is located in each claims branch office to expedite the process.

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## ◆ SAFETY AND SECURITY

For more than 85 years, Liberty Mutual has been dedicated to Helping People Live Safer, More Secure Lives. That's why we offer policyholders a variety of safety materials, including:

- Avoiding Collisions: How to Survive the Teenage Driving Years Video
- Ice Dam Prevention Video
- Home, Fire, Auto and Child Safety Quizzes
- Brochures on airbags, car safety rankings and preventing auto theft and more]

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## ◆ [www.libertymutualinsurance.com](http://www.libertymutualinsurance.com)

Visit us on-line for safety, policy and insurance information, including:

- Auto Safety Scorecard
- Estimates on how much homeowners insurance you need (Home Rebuilder)
- Frequently Asked Questions
- Auto Discounts by State
- Weather-related safety fact sheets and much more!
- Customer corner: make changes to your existing policies
- Catastrophe Info. Center: Learn to better prepare
- On-line quoting available in some states

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## ◆ 24-HOUR CLAIMS ASSISTANCE

For fast and efficient claims service, 24 hours a day, seven days a week, contact us at 1-800-713-7379.

For our Hearing Impaired Customers Using A TDD/TTY Device contact us at 1-800-243-9801.

Internet Online Reporting can be found under 24 Hour Claims Service at [www.libertymutualinsurance.com](http://www.libertymutualinsurance.com).

Please do not use online reporting if anyone involved in the accident was injured or you require immediate assistance.

Don't wait until Monday to report an accident that happened over the weekend! Our customer service reps can take your report, schedule your vehicle for an appraisal and set you up with a rental car at any time.