

Consumer Guide to Homeowners Insurance

Basic Coverage

Homeowners insurance is sold as a personal package policy designed to cover a broad spectrum of perils associated with owning or renting a home. A brief description of the individual coverages:

- Coverage A – Dwelling
- Coverage B – Other Structures
- Coverage C – Personal Property
- Coverage D – Loss of Use
- Coverage E – Personal Liability
- Coverage F – Medical Payments to Others

How Much insurance do I need?

- Enough to rebuild your home and replace your personal property in the event of a total loss

Factors that Affect Your Insurance Premium

- Rebuilding Cost, Type of Construction, Age of Home, Location (rural vs city)

Underwriting Guidelines

- Loss History = Type of Loss, \$ paid, Date, Claims frequency (www.choicetrust.com)
- Liberty does NOT insure
 - * aggressive breeds of dogs
 - * mobile homes
 - * businesses

Tips for Homeowners

- Know your insurance agent, and stay in touch
- Inventory Your Belongings (pictures in a fire box, safe deposit box, other locaiton)
- Get all Discounts / Deviations / Credits that are available
- Increase your Deductible
- Keep your coverage current
- Shop around and combine auto and home insurance with one company
- Pay your premium in FULL
- Read your policy
- Know your insurance company

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**I LOOK FORWARD TO HEARING FROM YOU SOON AND AN OPPORTUNITY TO
PROTECT WHAT IS MOST IMPORTANT TO YOU.**