



Important Notice Regarding Your Homeowners Policy

Liberty Mutual is pleased to provide you with information that will help you better understand the Safe Homeowner Program that affects the premium you pay for your homeowner, tenant, and/or condominium insurance. The purpose of the Safe Homeowner Program is to more adequately rate policies based on claims experience, while **striving to keep rates for our claim-free policyholders as low as possible**. This program is effective at this renewal of your Liberty Mutual Homeowners policy.

A **Qualified Claim** under the Safe Homeowner Program is any paid claim that exceeds your homeowners policy deductible by \$250 or more. Claims that are exempt from the Safe Homeowner Program, and will not be considered **Qualified Claims** regardless of amount paid above policy deductible, are those which had payments under the Medical Payments portion of your policy only, and those that are caused by mine subsidence or earthquake.

The amount of credit or charge applied to your policy will depend on the number of **Qualified Claims** in the most recent five years. However, **past claims will not be surcharged - only claims occurring on or after the effective date of your renewal policy are subject to the Safe Homeowner Program surcharge**. The amount of the credit or charge will be determined as follows:

0 qualified claims in 3 years*	15% credit
1 qualified claim in 5 years	0% credit/surcharge
2 qualified claims in 5 years	25% surcharge
3 qualified claims in 5 years	70% surcharge
4 qualified claims in 5 years	90% surcharge
5 or more qualified claims in 5 years	150% surcharge

* Any policyholder who has 0 **Qualified Claims** in the most recent three year period will receive the 15% discount, even if there were **Qualified Claims** in years 4 and/or 5 of the experience period.

Claim Forgiveness: Policyholders that have had uninterrupted homeowner coverage with Liberty Mutual for the past five years, with no **Qualified Claims** in that five year period, will have their first **Qualified Claim** forgiven. **No charge will apply for forgiven claims.**

The impact of the Safe Homeowner Program on your policy premium is noted on your declarations page under the "Premium Summary" section. If you have questions regarding the Safe Homeowner Program or your homeowner, tenant, and/or condominium policy premium in general, please contact us and we'll be happy to assist you.