



Important Notice Regarding Your Homeowners Policy

Liberty Mutual takes its responsibility of providing superior service at competitive rates very seriously.

To ensure we are providing the most competitive rates for our customers, Liberty Mutual evaluates each customer's loss history as part of our renewal process. For customers who have experienced a **Qualified Claim**, we apply a surcharge to your renewal policy premium.

What is a "Qualified Claim"- A **Qualified Claim** is a claim which results in a payment of \$500 or more in excess of your policy deductible. Some claims are exempt from this program, and will not be considered **Qualified Claims** regardless of amount paid. Claims which will not result in a surcharge include payments made under the Medical Payments portion of your policy, and those caused by mine subsidence or earthquake.

How is the amount of the surcharge determined?

The amount of the surcharge depends on the number of **Qualified Claims** and the type of claim (i.e. fire loss, theft loss etc.) in the most recent five years as a Liberty Mutual customer. Generally, the more **Qualified Claims** you have within the 5-year experience period, the higher the surcharge.

Is there any consideration given to long-term customers?

Yes! Customers who 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 surcharge will be applied for this first claim.

If you have any questions regarding this program or your insurance (including changes to your policy premium), please contact us and we'll be happy to assist you.