



Auto and Home Insurance for FOP Members



Insurance for the way you live today  
with protection for what matters most.



At Liberty Mutual Insurance, we take the time to get to know you. You can rely on our licensed sales representatives and highly trained service agents to support you with expert advice at every step of the process, from the purchase and review of your policy to claims assistance and safety education. We consider your unique needs and specific situation when recommending coverage and services so you can make confident decisions that are right for you. And we also consult with you to ensure you'll receive the money-saving benefits you qualify for, including discounts tailored to important life events and exclusive group savings for FOP members.

# Quality Coverage, Expert Advice, and Caring Service— at a Fair Price

## QUALITY COVERAGE TAILORED TO YOUR NEEDS

At Liberty Mutual, we take a personal approach to customizing your insurance policy. We consult with you to recommend coverage levels and options based on your specific driving and living situations so that your family, your car, your motorcycle, and your home are properly protected. Our insurance benefits include:

- **Accident Forgiveness:** We won't raise your price due to your first accident if your driving record is accident-free and violation-free for five years, whether you've been with Liberty Mutual or another carrier. If you qualify, you'll receive this benefit at no extra cost.<sup>1</sup>
- **New Car Replacement:** You'll get the money for a brand-new car if your new car gets totaled.<sup>2</sup>
- **Motorcycle Insurance:** You get a 12-month guaranteed rate<sup>3</sup> on full protection with optional Accessory Coverage, Towing & Labor Services, and 24-Hour Roadside Assistance.

## EXPERT ADVICE FROM SALES AND SERVICE AGENTS

Liberty Mutual agents are available 24 hours a day, 7 days a week. We explain our coverage and services clearly, in language that's easy to understand.

- **Doing Business Your Way:** You can contact a sales or service agent by phone or online anytime, or schedule a meeting with one of our 2,100 sales representatives at more than 360 local offices across the country.
- **24-Hour Claims Assistance:** Our highly trained professionals handle claims promptly and with the least amount of hassle so that you can move on with your life. One contact puts the claims process in motion, followed up by regular status reports to keep you informed.

## SAVINGS THAT KEEP PACE WITH YOUR LIFE

We're dedicated to providing you with multiple savings opportunities that make our quality coverage, expert advice and caring service an even greater value.<sup>4</sup>

- **Exclusive Group Savings:** As an FOP member, you could save up to 10% off your auto and home insurance—just by belonging.<sup>5</sup>
- **Multi-Policy Discount:** The more you insure with us, the more you save. That's the benefit of combining your auto insurance with another Liberty Mutual policy, such as Home, Condo, Renters or Umbrella.
- **Life Event Discounts:** We offer a variety of discounts to support you during important events in your life, including:
  - **New Move Discount:** We'll reward you with special savings just for updating your policy with your new address.
  - **Newly Married Discount:** Just for newly married couples, get the right coverage with special savings.
  - **New Teen Driver Discount:** You get special savings when you add a teenage operator licensed in the last year to your policy.

For more information or to get a free quote  
call 800-524-9400 or visit  
[www.libertymutual.com/fop](http://www.libertymutual.com/fop)

Refer to FOP, client #120824

<sup>1</sup> Accident Forgiveness coverage is subject to terms and conditions of Liberty Mutual's underwriting guidelines and is not available in CA or NC.

<sup>2</sup> Applies to a covered total loss. Your car must be less than one year old, have fewer than 15,000 miles and have had no previous owner. This program does not apply to leased vehicles or motorcycles. Subject to applicable deductible. Not available in NC or WY.

<sup>3</sup> Arkansas rate guaranteed for six months.

<sup>4</sup> Discounts and savings are available where state laws and regulations allow, are subject to eligibility requirements, and may vary by state.

<sup>5</sup> Average savings figure based on a February 2013 sample comparing premium of those in Liberty Mutual's group auto and home program with premium of prior carrier. Individual premiums and savings will vary. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify.

Coverage provided and underwritten by Liberty Mutual Insurance Company and its affiliates, 175 Berkeley St., Boston, MA 02116.

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