000001
Liberty Mutual
PO Box 958416
Lake Mary, FL 32795-9959

Liberty Mutual INSURANCE

Name: xxxxxxxxxxxxx
Address: xxxxxxxxxxxxx
xxxxxxxxxxxx

Thank you for being a Liberty Mutual Home Customer since 2019!

This package contains your homeowners renewal. Please look over this information and keep it with your important documents. Also, through your affiliation with Elevations Credit Union, you are receiving savings on your home insurance through the TruStage™ Auto and Homeowners Insurance Program.

Please also feel free to ask us to review your insurance rate before your policy renews on 03/31/2023. We have included an "Information about Policy Rate Determination" notice in this package which will provide you additional details. As always, thank you for continuing to trust Liberty Mutual with your insurance needs.

If you have any questions about your coverage, available discounts or product offerings, please contact my customer service team for service or questions at 1-800-225-7014.

Sincerely,

Jonathan Morse
Sales Representative
Please contact me to schedule an appointment so I can be available for your visit.

CONTACT US

Questions About Your Policy

By Phone
For service:
1-800-225-7014

TruStage™
TruStage Insurance Agency

To Report a Claim

By Phone
1-800-2CLAIMS
(1-800-225-2467)

Lost your bill and need to make a payment? Here is the address:

Liberty Mutual Insurance
PO Box 1604
NEW YORK, NY 10116

4000000H3V298789975400000000

CONTINUE TO THE NEXT PAGE
FOR A GUIDE TO YOUR HOME RENEWAL PACKET

Learn more about our privacy policy at Libertymutual.com/privacy
THIS IS NOT YOUR HOME INSURANCE BILL. YOU WILL BE BILLED SEPARATELY.

Liberty Mutual INSURANCE

A GUIDE TO YOUR HOME RENEWAL PACKET

PAGE	SECTION
1	**Policy Declarations** Includes important information about your policy, including insurance information as well as your discounts and benefits.
1	**Coverage Information** Includes important coverage information. Please review this section in detail to ensure you are fully covered. Contact us with any questions.
5-14	**Important Notices & Policy Forms** This section includes any notices and policy forms that may change your coverages.

Named Insured:
1. Brandon ****

2. B******

Policy Number:
H3V-298-********-40 3 6

Policy Period:
03/31/2023 to 03/31/2024

Mailing Address:
2978 E *******

Northglenn CO 80233-4662

Affinity:
Elevations Credit Union

THIS IS NOT YOUR HOME INSURANCE BILL. YOU WILL BE BILLED SEPARATELY.

Questions about your Policy?
Call 1-800-225-7014

Policy Number:
H3V-298-********-40 3 6

Report a Claim:
1-800-2CLAIMS

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ACTION REQUIRED:
PLEASE REVIEW AND KEEP FOR YOUR RECORDS.

Policy Declarations

Total 12 Month Premium: $5,168.00

Your discounts and benefits have been applied. Includes state sales tax and local surcharge where applicable.

Through your affiliation with Elevations Credit Union your policy includes savings on your home insurance through the TruStage™ Auto and Homeowners Insurance Program .

Insurance Information

Named Insured: xxxxxxxxxx
Mailing Address: 297xxxxxx

Northglenn CO 80233-4662

Insured Location: Same as Mailing address above

Policy Number: H3V-298-xxxxxxxx-40 3 6

Policy Period: 03/31/2023-03/31/2024 12:01 a.m. standard time at the address of the Named Insured at Insured Location.

Declarations Effective: 03/31/2023

DISCOUNTS AND BENEFITS SECTION

Your discounts and benefits have been applied to your total policy premium.

- Inflation Protection Discount
- Impact Resistant Roof Discount
- New Roof Discount
- Multi Policy Discount - Life
- Basic Home Safety
- Claims Free Discount
- Early Shopper Discount
- Multi Policy Discount - Auto

Coverage Information

Standard Policy with HomeProtector Plus ™

SECTION I COVERAGES	LIMITS	PREMIUM
A. Dwelling with Expanded Replacement Cost	$ 409,900	
B. Other Structures on Insured Location	$ 40,990	
C. Personal Property with Replacement Cost	$ 307,430	
D. Loss of Use of Insured Location	Actual Loss Sustained	

Want to Add a Coverage?
Call 1-800-225-7014 to talk to your agent about the availability of this coverage and whether it meets your needs.

Policy Number:
H3V-298-*****5-40 3 6

Report a Claim:
1-800-2CLAIMS

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Coverage Information continued

SECTION II COVERAGES		LIMITS	PREMIUM
E. Personal Liability (each occurrence)	$	500,000	
F. Medical Payments to Others (each person)	$	1,000	

POLICY DEDUCTIBLES

Losses covered under Section I are subject to a deductible of: $1,000

If losses are a result of Wind/Hail they are subject to a deductible of .5%: $2,049

Total Standard Policy with HomeProtector Plus ™	**$ 5,168**

ADDITIONAL COVERAGES	DEDUCTIBLE		LIMITS		PREMIUM
Credit Card, Fund Transfer, Forgery		$	1,000	$	0
Escape of Water (Building/Spec Contents)	$ 1,000	$	10,000		INCL
Coverage E increased limit					INCL
Total Additional Coverages				**$**	**0**

Total 12 Month Policy Premium: $5,168.00

Additional Coverages and Products Available*

We've reviewed your policy and have identified additional optional coverages and products that can add valuable protection. Talk to your agent about purchasing the following coverages and products and whether they meet your needs.

- **Home Computer and Smartphone:** If your smartphone or other devices are not insured, repairing or replacing them can be expensive. Did you know you can insure multiple devices for up to $10,000 with a deductible of $50.00?
- **Identity Fraud Expense:** A stolen identity can be scary and expensive. We'll provide counseling, and pay up to $30,000 for expenses such as lost wages and attorney fees incurred to recover your identity.

*These optional coverages are subject to policy provisions, limitations, and exclusions. Daily limits or a deductible may apply. For a complete explanation, please consult your agent today.

Mortgage Information

Mortgagee 1:
US MORTGAGES
ISAOA
LOAN NO. 2108********
6855 S Havana St, Ste 500
Centennial, CO 80112

Mortgagee 2:
PREMIER MEMBERS CU
LOAN NO. 769******
Arapahoe Ave Boulder,
CO 80303-1334

Policy Forms and Endorsements: The following forms and endorsements are applicable to your policy

LibertyGuard® Deluxe Homeowner Policy (HO 00 03 04 91)

Escape of Water (Building/Spec Contents) (FMHO 6500 1115)

Protective Devices (FMHO 4172 1014)

Special Provisions - Colorado (FMHO6100CO 1115)

Amendatory Mold End (FMHO 3370 1112)

No Secll/Limit I-Daycare (HO 04 96 04 91)

LMHC Membership (2340)

Lead Poisoning Exclusion (FMHO-976 05/92)

Home Protector Plus (FMHO 4155 0114)

Credit Card, Fund Transfer, Forgery (HO 04 53 04 91)

Loyalty Rewards Endorsement (PMKT 1175 0615)

Amendmt Pol Definitions (FMHO 2934 0720)

Seepage Exclusion Endorsement (FMHO 3391 1112)

Inflation Protection (FMHO-2835 11 03)

Windstorm or Hail Deductible (FMHO 3366 0912)

Important Messages

Flood Insurance: Your Homeowners policy **does not** provide coverage for damage caused by flood, even if the flood is caused by a storm surge. Liberty Mutual can help you obtain this coverage through the Federal Emergency Management Agency (FEMA) if your community participates in the National Flood Insurance Program. Please call your representative for more information.

Hail/Windstorm Deductible: This policy contains a separate deductible, different than your Section I deductible, for windstorm or hail losses. This may result in a higher out of pocket expense if a loss occurs due to windstorm or hail. Your deductible will be listed with your Standard Policy in the Policy Deductibles section.

LibertyGuard® Deluxe Homeowners Policy Declarations provided and underwritten by Liberty Mutual Personal Insurance Company (a stock insurance company), Boston, MA.

Hamid Mirza
President

Damon Hart
Secretary

This policy, including endorsements listed above, is countersigned by:

Parker Koppelman
Authorized Representative

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Colorado Consumer Notification - Loss History Report

Colorado requires insurers to provide a notice on all Homeowners insurance policies and renewal notices:

- information on how an insured may obtain a free loss history disclosure;
- a toll-free number; and
- a web address that the insured may access to obtain the loss history report.

The loss history we use is based on information provided by a C.L.U.E. report from LexisNexis, a consumer credit reporting agency. LexisNexis can provide you with a free copy of your loss history report and can answer questions about that report, but, because LexisNexis did not make this decision, LexisNexis will not be able to answer questions regarding your insurance policy.

You may obtain a free copy of your loss history information by contacting LexisNexis:

Toll-free number: 866-312-8076
Web address: www.personalreports.lexisnexis.com

Summary of Coverage
Homeowners Policy

Liberty Mutual INSURANCE

THIS DOCUMENT IS A SUMMARY OF YOUR HOMEOWNER COVERAGE. THE INFORMATION IN THIS DOCUMENT DOES NOT REPLACE ANY POLICY PROVISION. COVERAGE IS SUBJECT TO THE TERMS, CONDITIONS, SPECIAL LIMITS AND EXCLUSIONS OF POLICY AND APPLICABLE ENDORSEMENTS. PLEASE READ YOUR POLICY FOR DETAILS! IN THE EVENT OF A CONFLICT BETWEEN THE POLICY AND THIS DISCLOSURE FORM, YOUR POLICY PROVISIONS SHALL PREVAIL.

General information:	The coverage amount listed on your attached declaration page is only an estimate of the replacement cost value of your insured property. It may not be sufficient to replace your property in the event of a total loss. If you have concerns about the estimated replacement cost amount used to derive your coverage, you should take an opportunity to discuss this with us to ensure your property has enough coverage in the event of a total loss. It is important that you review and discuss your coverage with your agent or company representative on an annual basis. Any changes to your insured property, i.e. remodeling or building code updates, may require an increased coverage amount for your insured property.
Your declaration page lists the specific limits of your policy for each of these coverages:	**DWELLING:** The dwelling is the main residential home. We offer different types of policies with different coverage amounts. You may want to consider a replacement cost policy or an actual cash value policy. If you insure your dwelling on a replacement cost basis, we will encourage you to choose a coverage limit equal to the estimated cost to rebuild it. Your policy may also include a feature providing additional coverage in case the cost to rebuild exceeds the insurance amount purchased. Some policies also include "Ordinance and Law Coverage" for increased costs of repair or replacement due to changes in building codes that affect your property. See below for more information or contact us with any questions about these additional coverages. • **Replacement Cost** is the amount it takes to replace your damaged or destroyed property, subject to the limits shown in your declaration page and policy. Please refer to your policy for additional information. • **Actual Cash Value** is the cost of repairing or replacing damaged or destroyed property with property of same kind and quality less depreciation, subject to the limits shown in your declaration page and policy. **OTHER STRUCTURES:** Buildings and other structures not attached to the home such as fences, sheds and detached garages. These are subject to the "other structures" limit identified in your declaration page. If additional coverage is needed discuss with us. **PERSONAL PROPERTY:** Personal items and household goods; valuable items, such as jewelry and art, are subject to limitations. If you own valuable items you should consider purchasing additional coverage through a scheduled endorsement or separate policy. **LOSS OF USE/ADDITIONAL LIVING EXPENSE:** Covers increased living expenses during the time required to repair or replace the damage to your dwelling or, if you permanently relocate, the time required to move your household to a new location. This coverage may be subject to time and expense limitations. Please review your policy. **PERSONAL LIABILITY:** Provides protection if you or a resident insured causes bodily injury or property damage to another, on a per occurrence basis. **MEDICAL PAYMENTS TO OTHERS:** If a person, other than you or a resident of your house, is injured on the insured premises, this coverage will pay medical expenses subject to the policy limit.

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IMPORTANT: In Colorado there is potential for large and even total losses due to fires, tornadoes, other natural disasters, or other causes of loss. It is extremely important to conduct an annual review of your property coverage to ensure you are adequately insured. If you have questions or concerns regarding your insurance coverage be sure to discuss them with your insurance agent or company representative. Please maintain a copy of this document and your entire policy in a safe and secure location away from your property.

Items that may affect your premium:	• Deductible: That part of the covered loss for which you are responsible for paying. Please review your policy declaration page. Deductibles may be a fixed amount or a percentage of the dwelling limit or a combination of both; • Multiple policy discounts; • Claim history (discount or surcharge); • Age of home (discount or surcharge); • Roof age or type (discount or surcharge); • Smoke/fire/burglar alarms.
Additional coverages you might want to consider, for an additional premium:	• **Ordinance or Law Coverage:** Covers increased costs of demolition, construction, renovation or repair associated with the enforcement of building ordinances and law. • **Scheduled Personal Property:** Your policy may provide limited coverage for certain types of property, such as jewelry, fine arts, furs, electronic or musical equipment, etc. Scheduling, or purchasing a personal articles policy, will provide additional coverage or limits for these items. • **Water and Sewer Back-up:** Pays up to the limit specified in the coverage form for damage caused by sump pump discharge or overflow. • **Personal Umbrella Policy:** Provides additional liability coverage to supplement the protection provided by homeowner and automobile insurance policies. • **Earthquake:** Provides coverage for earth movement related losses that are typically excluded from a homeowners insurance policy.
General Exclusions:	**Your policy does not provide coverage for all possible losses. The following are examples of some of the reasons a loss might not be covered. Please refer to your policy for specific exclusions:** **Property Exclusions:** 1. Loss or damage that you or a resident of your house intentionally causes; 2. Flooding*, including surface water; 3. Earth movement, settling, cracking, bulging, shrinkage or expansion of the structure, other structures, or of pavements, driveways, or sidewalks; 4. Pollution and contamination; 5. Land; 6. Birds, vermin, or house pets; 7. Mold or fungi; 8. Wear and tear. *Flood insurance may be purchased through the National Flood Insurance Program (www.floodsmart.gov) **Liability Exclusions:** 1. Any loss that an insured intends or should expect to happen; 2. Bodily injury to an insured person or property damage to an insured person's property; 3. Damage which results from the ownership or use of an automobile and other types of motorized land vehicles, aircraft, or certain watercraft.

IMPORTANT: This document is a summary of coverage available under your homeowner policy. The homeowner policy is a contract between you and us. Each of us has duties, rights and responsibilities under this contract. Please review your policy carefully. If you have any questions or concerns you may also contact the Colorado Division of Insurance.

Reasons for cancellation, non-renewal *or* increase in premium:	Cancellation and Nonrenewal: You may cancel your policy at any time by writing to us or your agent and indicating the date the cancellation is to take effect. We may choose to cancel or non-renew your policy. If your policy is cancelled or non-renewed, we will send you advance notice. Some examples of reasons for cancellation and non-renewal include, but are not limited to: 1. Failure to pay your premium when it is due; 2. Knowingly making a false statement or a material misrepresentation on your application for your policy; 3. Knowingly making a false statement or material misrepresentation regarding a claim; 4. Frequency or type of claims; 5. A substantial change in the use or occupancy of the premises. Increase in Premium: Conditions that may increase your premium include, but are not limited to: 1. A loss resulting in a paid claim; 2. A general rate increase. This result from the loss experience of a large group of policyholders rather than from a loss suffered by an individual policyholder. A general rate increase applies to many persons in the group, not just those who had losses; 3. Adjustment for Inflation. We include inflation coverage in your policy. This coverage may automatically increase the amount of your insurance coverage as inflation pushes up the cost of replacing your home. The increases may be based on a construction cost index and may be reflected in the premium on each renewal date.

NOTE: It is important that you review and discuss your coverage with your agent or company representative on an annual basis. Any changes to your home, i.e. remodeling or county code updates, may require an increased coverage amount for your insured property.

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WINDSTORM OR HAIL DEDUCTIBLE—DWELLING

The following special Deductible is added to the policy:

For the premium charged, we will pay only that part of the total of covered direct physical loss to property covered under Section I of this policy caused by Windstorm or Hail that exceeds the Windstorm or Hail Deductible as shown on the Declarations as follows:

A. When this Windstorm or Hail Deductible Applies

This Deductible applies in the event of direct physical loss to property covered under this policy caused directly or indirectly by the perils of Windstorm or Hail.

If this policy includes a Hurricane Deductible endorsement that is applicable to a loss, this Windstorm or Hail Deductible endorsement will not apply to that loss.

B. How the Windstorm or Hail Deductible Amount is Determined

The Windstorm Deductible may be either a fixed dollar amount or percentage based, but not both. If percentage based, the amount of the applicable Windstorm or Hail Deductible shall be determined by multiplying the Coverage A limit of liability as shown in the Declarations by the Windstorm or Hail Deductible Percentage amount as shown on the Declarations.

For Example, *If your Windstorm or Hail Deductible is 2%, and your Coverage A limit of liability is $100,000, the dollar amount of your Windstorm or Hail Deductible is $2,000.*

If no Windstorm or Hail Deductible Percentage is shown on the Declarations, the amount of the applicable Windstorm or Hail Deductible shall be the dollar amount for the Windstorm or Hail Deductible as shown on the Declarations.

C. Other Deductibles

If the Windstorm or Hail Deductible amount under this endorsement is less than the base policy Section I Deductible as shown on the Declarations, the base policy Section I Deductible shall apply.

This endorsement does not provide additional insurance. All other provisions of this policy apply.

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LOYALTY REWARDS ENDORSEMENT

At our sole discretion, we, or a partner organization, may reward you by:

1. providing you, or another person insured under this policy, with things of value, including: airline miles, memberships, merchandise, points, rewards, services, or other items.
2. making on your behalf, or allowing others to make on your behalf, one or more of the following: charitable contributions, donations, or gifts.

All other policy terms and conditions apply.