

Liberty Mutual Auto & Homeowners

Employee benefits now include savings on auto and home insurance! Cabarrus County Schools has teamed up with Liberty Mutual to offer our employees Group Savings Plus[®]. This unique program allows you to purchase high-quality auto, home, and renters insurance at **low group rates** through the convenience of bank draft.

Liberty Guard Auto Insurance

Liberty Guard Auto Insurance provides coverage from collision to theft, and includes extra benefits to help make insurance easier for you. Here is a brief list of some of the coverages that come with a Liberty Guard Auto Insurance policy.

Liability coverage

- If you cause an accident, your policy will pay the damages up to your policy limits.
- We will pay the legal expenses if a suit is brought against you.

Medical payments coverage

• In some states, Medical Payments Coverage is required, and is included in your policy. In other states, you may choose to purchase Medical Payments Coverage at an additional cost. This coverage covers anyone injured in your vehicle for reasonable medical and funeral expenses for up to three years after the accident.

Uninsured motorist coverage

• In some states, Uninsured Motorist Coverage is required, and is included in your policy. In other states, you may choose to purchase Uninsured Motorist Coverage at an additional cost. If you are in an accident with someone who does not have enough, or any, insurance, this coverage will protect you up to your policy limits.

You can purchase coverage for damage to your auto that best fits your needs—

- **Collision** coverage provides protection if your car rolls over, is hit by another car, or hits another car or object
- **Other Than Collision** coverage protects your car when it is damaged by other perils, such as birds, animals, fire, theft, vandalism, windstorm, earthquake, and hail.
- **Towing and Labor** coverage provides for towing each time you need it.

LibertyGuard[®] Deluxe Homeowners Insurance

Your home is not only one of the largest investments you'll ever make, it is also one of the most important assets you and your family have. You need to feel secure about your home and its contents, and that starts with the right insurance coverage.

A Liberty Mutual LibertyGuard® Deluxe Homeowners Insurance policy protects your home and other structures on your premises against direct physical loss on your premises. We'll protect your belongings if they are damaged or stolen, and we'll even protect your pets against claims for accidental bodily injury or property damage.

Think you need to live near water to need flood insurance? Think again. Floods can be caused by storms, hurricanes and even melting snow. Don't get caught in rising water – protect your home with flood insurance.

Flood insurance is provided by Liberty Mutual authorized by the Federal Emergency Management Agency for over 18,000 participating communities. Flood coverage must be purchased as a separate policy as flood damage is not covered under homeowner policies.

LibertyGuard® Tenants Insurance

Insurance is not just for homeowners. If you rent your home, you should consider protecting your possessions with a LibertyGuard® Tenants Insurance policy. It covers you for items such as computer equipment, jewelry, stereo equipment, furniture, and clothing if these belongings are stolen or damaged, whether they are at home or anywhere in the world. You will also have protection against claims for accidental bodily injury or property damage, at or away from your home. **Watercraft Insurance** can be added to your Tenants policy as well as many other endorsements for an additional cost.

LibertyGuard® Condominium Insurance

Your condominium is more than a place to live; it is a home—filled with memories and your valuable possessions. Should you ever suffer a loss due to fire, robbery, or other circumstances, you want to be sure your belongings are protected. Liberty Mutual's LibertyGuard® Condominium Insurance will provide you with the coverage you need. The LibertyGuard® Condominium policy also provides coverage for the alterations, appliances, fixtures and improvements which are part of your unit.

FOR A FREE, NO-OBLIGATION QUOTE, PLEASE CALL:

Matt Morrison

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