

FACTS ABOUT LIBERTY MUTUAL AUTO AND HOME INSURANCE

Why should I switch?

At Liberty Mutual Insurance, we understand that when it comes to insurance, one size does not fit all. Our flexible options give you the freedom to customize your protection to match your needs. And as an employee of Saratoga Care you're also eligible for exclusive savings. You may also qualify for our Multi-Car and Multi-Policy discounts.¹



Contact me for your free quote.



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What are some of the advantages?

Here are some of the benefits our customers love.



Accident Forgiveness²

Your rate won't go up due to your first accident.



Better Car Replacement^{TM3}

If your car is totaled, we'll give you the money for a model that is one year newer.



Roadside Assistance⁴

Real help when you need it.



24-Hour Emergency Repair Service

Protect your home from more damage.



Contractor Network Referral Program

Get dependable and guaranteed repairs.



Personal Property Replacement Service

We'll help you replace damaged items with an exact or near match.

How do Liberty Mutual's rates compare?

As an employee of Saratoga Care you may qualify for discounted rates on your auto and home insurance. A Sales Representative will help ensure you get all the discounts you're eligible for.

How do I know which coverages and deductibles are right for me?

We'll take the time to go over all your options and ensure you get the right protection at the right price.

What are my payment options?

We offer several convenient options. Plus, you get special savings for paying your bill in full or choosing automatic payments, such as Electronic Funds Transfer. You can opt to:

- Have your payments deducted automatically from your checking/savings account or from your paycheck.
- Pay monthly, quarterly, or in one lump sum
- Simplify your life by having your monthly payment automatically deducted from your paycheck.
- Up to an additional 7.5% discount⁵

About us

As a Fortune 100 company that's rated "A" (Excellent) by A.M. Best Company[®], we've been helping people like you protect what they love for more than 100 years.

Always there for you

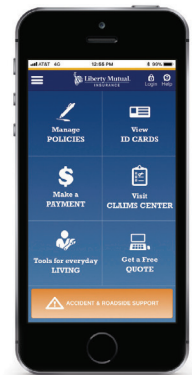
Filing your claim is easier than ever. Access our Accident and Roadside support on the Liberty Mutual app. Easily report or track your claim.

Experience on-the-go convenience with our mobile app:

- Pay your bill
- Update your policy
- Report, track, and manage your claims

Find us at:

www.libertymutual.com



AUTO | HOME | RENTERS | UMBRELLA | MOTORCYCLE | CONDO | WATERCRAFT

A.M. Best Rating Services, 2017 Discounts and savings are available where state laws and regulations allow, and may vary by state. Certain discounts apply to specific coverages only. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. ²Accident Forgiveness not available in CA. Terms and conditions apply. ³Optional coverage in some states; availability varies by state. Eligibility rules apply. In the event of a total loss to a vehicle, we will provide Actual Cash Value of the same make, model, and equipment of a vehicle one year newer than the covered vehicle as well as 15,000 fewer miles than the vehicle that was lost. ⁴Coverage is provided on the optional Towing & Labor Coverage endorsement. May vary by state. Applies to mechanical breakdowns and disablements only, and may be subject to limits. ⁵Not available in all states. Coverage provided and underwritten by Liberty Mutual Insurance and its affiliates, 175 Berkeley Street, Boston, MA 02116 USA. Equal Housing Insurer. ©2018 Liberty Mutual Insurance 13006693