

YOUR GUIDE TO HOME INSURANCE CLAIMS



The claim process can be confusing at times. But it doesn't have to be. This detailed guide simplifies each step, so you can get back to normal as soon as possible.

We're always here for you

You can easily track your claim's progress anytime with your online account at libertymutual.com/propertyclaim, or by signing up to receive text and email updates. Your Claims Representative is also available every step of the way to answer any questions.

4 STAGES OF THE CLAIM PROCESS



Creating Your Claim



Reviewing Damage



Receiving Your Payment



Completing Your Claim

1

Creating Your Claim

What we're doing

- We'll review your policy and coverage together and will determine if you're covered for damages to your home and personal items.
- We'll help you choose an emergency service vendor¹ if you need assistance with protecting your home from further damage.
- We'll help you find temporary housing if your home is unlivable.
- We can send you a copy of ***Answers to the Most Common Homeowner Claims Questions***.



What we may need from you

- Take photos or videos to document damages to your home and personal items. Please send us this documentation via your online account or email.
- Have water damage? Consider using a Liberty Mutual Program Vendor. Our Water Mitigation Unit will coordinate and monitor the process to help get you back to normal faster.¹ We can also send you a copy of our ***Have Water Damage? Benefits of Our Vendor Program***, which outlines the main benefits of using our vendors.



2

Reviewing Damage

What we're doing

- We may need to come to your home to complete a thorough review of damages. If possible, we'll complete a review of your home and personal items over the phone, or via video chat with our convenient **RealTime Review™**.
- We'll estimate the costs to repair the damages to your home. To make sure you understand the estimate, we'll send you a copy of ***Understanding Your Property Claim Estimate***.
- We'll estimate the cost to repair or replace any personal items that were damaged. We'll also guide you through repair and replacement options.



What we may need from you

- Send us a detailed list of any personal items that were damaged, including the make, model, age, and condition of each item. Photos, receipts, or manuals for damaged items are also helpful.
- Send us any other important documentation, including estimates from contractors, reports from experts such as plumbers, or receipts for any emergency repairs. See below for the online tools that can help you submit this information.



Tap into our online tools to make your claim easier.

- Access your online account at **libertymutual.com/propertyclaim** to track your claim and upload claim-related documents and photos.
- Email documents directly to your Claims Representative.



Save time with RealTime Review™.

With this video chat feature, your Claims Representative can collect information about your damage in greater detail and settle your claim more quickly.

3

Receiving Your Payment

What we're doing



- We'll make sure you completely understand your claim payment, including payment methods, common payment terms, and when you can expect to receive your payment.
- We'll provide a copy of ***Understanding Your Property Claim Payment***.

4

Completing Your Claim: Repairs and Depreciation Recovery

What we're doing

- We'll answer any questions you have until you're back to normal.
- We'll review any receipts and, if applicable, refund you the recoverable depreciation, which is the amount initially withheld from your claim payment.
- We'll send you a copy of ***Need a Contractor? We've Got You Covered*** and can recommend a contractor from our network of preferred contractors.¹
- We'll work directly with you and your contractor to reach an agreement on the cost of repairs.



What we may need from you

- Send us any receipts for home repairs and repaired or replaced personal items conveniently through your online account at libertymutual.com/propertyclaim, or email directly to your Claims Representative.
- Select a contractor if you need one. If you don't have a contractor in mind, we can recommend one from our network of preferred contractors.¹
- Call us if your contractor's estimate is higher than the one provided by your Claims Representative. We're here to make sure you don't pay more than you need to.



Additional Remodeling

Want your contractor to do extra work when they're repairing your home?

If so, you are responsible for these increased costs. Your policy only provides payment for the repair/replacement of property that was actually damaged. We can't pay for increased costs or any additional living expenses resulting from additional remodeling or upgrades.



 **Ask your Claims Representative** about our helpful free guides:

- *Answers to the Most Common Homeowner Claims Questions*
- *Have Water Damage? Benefits of Our Vendor Program*
- *Understanding Your Property Claim Estimate*
- *Understanding Your Property Claim Payment*
- *Need a Contractor? We've Got You Covered*
- *Let's Talk About the Drying Process*
- *Understanding the Ins and Outs of Wood Floor Repair*

For more resources to help make the home claims experience easier, visit libertymutual.com/propertyclaim.

This document is not intended to be a complete summary of Liberty Mutual's claims handling practices and standards, nor does it address all claims scenarios. The application of any information within this document will depend on specific facts, circumstances, policy language, and applicable law. Any failure to quote or refer to any specific policy provision in the body of this letter or otherwise is not a waiver of those provisions. Eligibility requirements apply to RealTime Review™. See your Claims Representative for details.

¹Not all services are available in all geographic locations. You are in no way obligated to use our Preferred Contractor Network or Water Mitigation Program Vendors.
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