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GEICO Insurance Agency Inc  
1 Geico Blvd  
Fredericksburg VA 22412



Steven Sheffield  
2270 E 4500 S 4b  
Salt Lake City UT 84117-4455

## Thank you for insuring with Liberty Mutual.

This package contains your updated policy declarations and documents that reflect changes made to your policy.

- Add Credit Card Coverage
- Change Section II Limits
- Change Loss Assessment
- Update Additional Belongings Protection

Please look over this information and keep it with your insurance documents.

Remember, you can visit [LibertyMutual.com/geico](http://LibertyMutual.com/geico) 24 hours a day to get information and manage your Liberty Mutual account.

If you have any questions about your coverage, available discounts or product offerings, please call customer service at 1-866-500-8377.

Sincerely,  
Liberty Mutual

40000004H6726118645275000000



### CONTACT US

Questions About  
Your Policy

By Phone

For service:

1-866-500-8377

Mon - Fri 7:30AM-12:00AM EST

Sat - Sun 8AM-7PM EST

The agent for your  
Liberty Mutual policy:

**GEICO**  
Insurance Agency, Inc.

To Report a Claim

By Phone

1-800-2CLAIMS

(1-800-225-2467)

Sign Up for eService

- Pay your bill
- Go paperless
- View your policy
- File or view a claim

Manage your policy 24/7 at  
[LibertyMutual.com/geico](http://LibertyMutual.com/geico)

CONTINUE TO THE NEXT PAGE

FOR A GUIDE TO YOUR  
CONDOMINIUM  
ENDORSEMENT PACKET



Learn more about our privacy policy at [Libertymutual.com/privacy](http://Libertymutual.com/privacy)

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

## A GUIDE TO YOUR CONDOMINIUM ENDORSEMENT PACKET

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



**Named Insured:**

1. Steven Sheffield

**Policy Number:**

H67-261-186452-75 0 2

**Policy Period:**

09/15/2020 to 09/15/2021

**Mailing Address:**

2270 E 4500 S 4b  
Salt Lake City UT  
84117-4455



Questions about your Policy?  
Call 1-866-500-8377

Policy Number:  
H67-261-186452-75 0 2

Report a Claim:  
1-800-2CLAIMS



**ACTION REQUIRED:**  
PLEASE REVIEW AND KEEP FOR YOUR RECORDS.

## Policy Declarations

Total 12 Month Premium: \$919.00

Reason for your new declarations page: Changes made to your policy  
Please refer to the **Change Detail** section on page 3 for more information.  
Effective date of this change: 03/19/2021

### Insurance Information

Named Insured: Steven Sheffield	Policy Number: H67-261-186452-75 0 2
Mailing Address: 2270 E 4500 S 4b Salt Lake City UT 84117-4455	Policy Period: 09/15/2020-09/15/2021 12:01 a.m. standard time at the address of the Named Insured at Insured Location.
Insured Location: Same as Mailing address above	Declarations Effective: 03/19/2021



### DISCOUNTS AND BENEFITS SECTION

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

	PREMIUM
• Multiple Policy Discount	\$ (62)
• Safe Homeowner Program	\$ (94)
• Protective Device Discounts: Smoke/Heat Alarm-All Floors, Extinguishers and Dead Bolt Locks	\$ (37)
<b>Total Discounts and Benefits</b>	<b>\$ (193)</b>

## Coverage Information

### Standard Policy

SECTION I COVERAGES	LIMITS	PREMIUM
A. Dwelling	\$ 50,960	
C. Personal Property with Replacement Cost	\$ 133,560	
D. Loss of Use of Insured Location	\$ 53,440	

**Want to Add a Coverage?**

Call 1-866-500-8377 to talk to your agent about the availability of this coverage and whether it meets your needs.

**Policy Number:**

H67-261-186452-75 0 2

**Report a Claim:**

1-800-2CLAIMS



## Coverage Information continued

SECTION II COVERAGES	LIMITS	PREMIUM
E. Personal Liability (each occurrence)	\$ 1,000,000	
F. Medical Payments to Others (each person)	\$ 5,000	

**POLICY DEDUCTIBLES**

Losses covered under Section I are subject to a deductible of : \$500

<b>Total Standard Policy</b>	<b>\$</b>	<b>624</b>
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ADDITIONAL COVERAGES	DEDUCTIBLE	LIMITS	PREMIUM
Identity Fraud Expense	\$ 250	\$ 15,000	\$ 23
Credit Card, Fund Transfer Card, Forgery		\$ 10,000	\$ 5
Loss Assessment Coverage		\$ 50,000	\$ 21
Personal Property Replacement Cost			\$ 156
Escape of Water (Building/Spec Contents)	\$ 1,000	\$ 10,000	\$ 18
Unit Owners Coverage A Special			\$ 36
Increased Additions and Alterations			\$ 154
Home Computer Coverage		\$ 10,000	\$ 32
Coverage E & F increased limit			\$ 43
<b>Total Additional Coverages</b>			<b>\$ 488</b>

**Total 12 Month Policy Premium: \$919.00**

**Valuable Benefits Included in Your Policy**

We want to make sure you are aware and taking advantage of the following benefits included in your policy simply for being our customer.

- **24-Hour Claims Assistance:** You never know when you'll have a loss, but if you do, our claims team will be available 24/7 to quickly handle your claim by phone, online, or on your mobile device.
- **Preferred Contractor Network:** If your home is damaged, you need a quality contractor. Our network of professionals will ensure timely repairs and work that's guaranteed for one year, on all covered losses.
- **24-Hour Emergency Home Repair Service:** Sometimes damage to your home requires an immediate repair. If you have a covered loss, we'll send someone to your home anytime, day or night, to protect it from further damage.



Questions about your Policy?  
Call 1-866-500-8377

Policy Number:  
H67-261-186452-75 0 2

Report a Claim:  
1-800-2CLAIMS



### Mortgage Information

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Mortgagee 1:  
CHASE HOME FINANCE  
LLC  
PO Box 47020  
Atlanta, GA 30362-0020

### Change Detail

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Changes made to your policy for: Policy Change 1

- Add Credit Card Coverage
- Change Loss Assessment
- Change Section II Limits
- Update Additional Belongings Protection

The premium increase for above changes is \$21, which is included in your total policy premium.

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

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LibertyGuard® Condominium Policy (HO 00 06 04 91)	Personal Property Replacement Cost (FMHO-752 09/87)
Escape of Water (Building/Spec Contents) (FMHO 6500 1115)	Unit Owners Coverage A Special (HO 17 32 04 91)
Identity Fraud Expense (FMHO-2382)	Home Computer Coverage (FMHO-746 05/84)
Loss Assessment Coverage (HO 04 35 04 91)	Credit Card, Fund Transfer Card, Forgery (HO 04 53 04 91)
Protective Devices (HO 04 16 04 91)	Special Provisions - Utah (FMHO6100UT 1115)
Amendatory Mold End (FMHO 3372 1112)	Seepage Exclusion Endorsement (FMHO 3392 1112)
No SecII/Limit I-Daycare (HO 04 96 04 91)	Inflation Protection (FMHO-660 09/82)
Additional Belongings Protection (FMHO 4168 0614)	Lead Poisoning Exclusion (FMHO-976 05/92)

### Important Messages

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**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.

**Scheduled Personal Property:** All personal property schedules are on file with the company. If there has been a change or addition to your scheduled property, a new copy of your personal property schedules will be provided in the endorsement section of this package.



Questions about your Policy?  
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LibertyGuard® Condominium Policy Declarations provided and underwritten by Liberty Insurance Corporation (a stock insurance company), Boston, MA.

David H. Long  
President

Mark C. Touhey  
Secretary

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

Hamid Mirza  
Authorized Representative

THIS ENDORSEMENT CHANGES YOUR POLICY – PLEASE READ IT CAREFULLY

**ADDITIONAL BELONGINGS PROTECTION**

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PERCENTAGE AMOUNT:   5  

\*Entry may be left blank if shown elsewhere in this policy for this coverage.

It is agreed the policy is amended as follows:

**LIMITS OF LIABILITY**

The limits of liability for Coverages C and D will be increased annually by the percentage amount that is stated above.

The policyholder may choose an annual rate of increase of 0%, 3%, or 5%.

All other provisions of this policy apply.