



Liberty Mutual Insurance

255 Primera Blvd
Lake Mary, FL 32714
Telephone: 800-637-0757

January 15, 2015

FLORENCE MATADI
2660 OLD BAINBRIDGE RD
APT 506
TALLAHASSEE, FL 32303
Attn: ELLEN VELLANCE

RE: JACOB MATADI & FLORENCE MATADI
H32-348-209121-40
CLAIM ID: 028937705
DOL: 11/23/2013
POLICY EFFECTIVE: 10/10/2013

I hereby certify that the attached is a true and accurate copy of the documents requested for the policy listed above as maintained by the Liberty Mutual Insurance Group Inc. in the usual and customary course of its business.

Victoria Berry, Insurance Assistant
PI Claims Support
January 15, 2015

VB
Enclosures

Policy Declarations



A summary of your homeowners insurance coverage

Thank you for insuring with us. Here is your renewal homeowners policy summary, which is effective as of 10/10/2013.



INSURANCE INFORMATION

Named Insured Jacob Matadi Florence Matadi	Policy Number H32-248-209121-40
Mailing Address 1325 Arkwright St Saint Paul MN 55130-3301	Policy Period 10/10/2013-10/10/2014 12:01AM standard time at the address of the Named Insured at Insured Location.
Insured Location Same as Mailing address above	



QUESTIONS ABOUT YOUR POLICY?

By phone
For service:
1-800-225-7014
Liberty Mutual
100 Lincolnway
West
Mishawaka IN
46544
Sales Representative
Erica Brodd
1-651-578-0221
1-800-782-2482

To report a claim
By phone
1-800-225-2467



Premium Summary	
Standard Policy	\$ 3,736.00
Additional Coverages	\$ 384.00
Other Charges	\$ 37.99
Discounts and Benefits	\$ (1,120.00)
Total 12 Month Policy Premium	\$ 3,038.00
THIS IS NOT YOUR HOME INSURANCE BILL.	

Coverage Information

Standard Policy

Section I Coverages	LIMITS	PREMIUM
A. Dwelling with Expanded Replacement Cost	\$ 195,100	
B. Other Structures on Insured Location	\$ 19,510	
C. Personal Property with Replacement Cost	\$ 146,330	
D. Loss of Use of Insured Location	Actual Loss Sustained	
Section II Coverages		
E. Personal Liability (each occurrence)	\$ 300,000	
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 Windstorm Or Hail they are subject to a deductible of 1%

Total Standard Policy \$ 3,736



Your policy includes HomeProtector Plus, which provides enhanced coverage in case of a loss. Please see your endorsement for details.



Coverage Information (continued)

Additional Coverages			
	DEDUCTIBLE	LIMITS	PREMIUM
Credit Card, Fund Transfer Card, Forgery	\$	1,000	\$ 0
Backup Of Sewer And Sump Pump Overflow Coverage	\$ 1,000	\$ 10,000	\$ 68
Home Protector Plus Endorsement			\$ 299
Coverage E increased limit			\$ 17
Total Additional Coverages			\$ 384

Other Charges

	PREMIUM
State Required Fire Safety Account	\$ 13.08
MN Firemen Relief Association	\$ 24.91
Total Other Charges	\$ 37.99

Discounts and Benefits

Your discounts and benefits have been applied to your total policy premium. For more information on discounts, please visit LibertyMutual.com/home-discounts.

	PREMIUM
● Insurance to Value Discount	\$ (224)
● Inflation Protection Discount	\$ (112)
● Safe Homeowner Program	\$ (560)
● TruStage™ Auto and Homeowners Insurance program (5% discount included in total policy premium)	
● Protective Device Discounts: Smoke/Heat Alarm-All Floors, Extinguishers and Dead Bolt Locks	\$ (224)
Total Discounts and Benefits	\$ (1,120)

Endorsements — Changes to Your Policy

- LibertyGuard® Deluxe Homeowner Policy (HO 00 03 04 91)
- Backup Of Sewer And Sump Pump Overflow Coverage (FMHO-2062)
- Protective Devices (HO 04 16 04 91)
- Homeowner Amendatory Endorsement (FMHO 2493 0412)
- Amendatory Mold End (FMHO-2199 R1)
- Inflation Protection (FMHO-2835)
- Lead Poisoning Exclusion (FMHO-976 05/92)
- LMHC Membership (2340)
- Home Protector Plus (FMHO 3334 1212)
- Credit Card, Fund Transfer Card, Forgery (HO 04 53 04 91)
- Special Provisions - MN (FMHO 3092 0412)
- Amendmt Pol Definitions (FMHO-2934 7/04)
- No SeclI/Limit I-Daycare (HO 04 96 04 91)
- Windstorm or Hail Deductible (FMHO 3366 0912)
- Refrigerator Contents (FMHO-670 06/90)