

Liberty Mutual Online Account Terms & Conditions

(Last updated December 8, 2023)

The words "we," "us," and "our" means Liberty Mutual Insurance Company or its affiliates or subsidiaries. The words "you" and "your" means you the individual(s) who desires to transact business or process a claim electronically and those who would otherwise sign documents relating to your policy.

By creating a Liberty Mutual Online Account, you agree to the following terms and conditions so please read them carefully.

Conditions of Use

These Liberty Mutual Online Account Terms and Conditions (Online Account Terms and Conditions) apply only to your Liberty Mutual Online Account. For terms and conditions for other Liberty Mutual websites, please consult those websites.

Liberty Mutual may revise these Online Account Terms and Conditions. You are bound by any revisions if you continue to use your Liberty Mutual Online Account after we have made the changes; and we suggest that you periodically review this document.

Account Creation

By creating your Liberty Mutual Online Account, you are indicating that you would like to view your Liberty Mutual policy(s), billing documents, or claims online, or if you are not a Liberty Mutual policyholder, that you would like to view your claim involving a Liberty Mutual policyholder online.

Services

Liberty Mutual provides customers the ability to view their policies and billing documents over the Internet, and customers and claimants the ability to view claims information over the Internet.

Service Limitations:

There may be service limitations at times. Technical or other difficulties cannot always be foreseen or anticipated. These difficulties may result in loss of data, personalized settings, or other service interruptions.

Online Account Changes and Discontinuation:

Liberty Mutual reserves the right to change or discontinue, temporarily or permanently, Liberty Mutual Online Accounts at any time without notice. You agree that Liberty Mutual will not be liable to you, members of your household, or any third party for any damages associated with any modification or discontinuance of Liberty Mutual Online Accounts.

User Responsibilities and Guidelines

For your benefit and security and to comply with applicable laws, Liberty Mutual has a few guidelines for Online Accounts. Any conduct that violates these guidelines is grounds for termination of your Liberty Mutual Online Account.

Provide Accurate Information:

- You must agree to provide true, accurate, current, and complete information.
- You must agree not to misrepresent your identity.
- You must agree to keep your email address up-to-date and accurate.

Guard Your Password:

When creating your Online Account your email address will be your username. You will create a password. You are responsible for maintaining the confidentiality of your username and password. You are fully responsible for all activities that occur using your username and password, or account. This includes maintaining security of Touch ID & Passcode settings on your devices for all users. Any unauthorized use of your password, account or any breach of security must be immediately reported to Liberty Mutual. Commercially reasonable steps have been taken to protect the privacy of individual Liberty Mutual Online Account users. Liberty Mutual will not be liable for any loss that you may incur as a result of someone else using your password or account, either with or without your knowledge. You may not use anyone else's password at any time.

Unauthorized Access and Use:

Liberty Mutual Online Accounts are provided for Liberty Mutual customers for legitimate business purposes only. The actual or attempted unauthorized access, use, or modification of this system is strictly prohibited.

Security of Personal Information

Liberty Mutual and the other firms who work with Liberty Mutual to host and operate Liberty Mutual Online Accounts take commercially reasonable steps to secure your personal information. This includes using password protection to verify your identity and requiring 256-bit encryption to secure data transmitted on the Internet. All stored data is kept behind firewalls. Please refer to the Liberty Mutual Privacy Policy for more details and information regarding our Internet Privacy practices.

Accuracy of Information

Should policy or claims information displayed in your Liberty Mutual Online Account differ from the policy documents or claims information sent to you via U.S. Mail, the mailed information will be considered the correct information.