

Answers to the most common homeowner's claims questions.



Coping with damage to your home and personal belongings can be trying. During this stressful time, you can count on us to make the claims process as easy as possible. These FAQs will provide you with valuable information.

How can I find out my claim status?

You can easily track your claim through your online account at libertymutual.com/online-claims. You can also sign up to receive updates via text and email.

How will I know if my claim is covered by my policy?

Your Claims Representative will review your policy with you and help you understand the coverage available for damages to your home and personal belongings.

Is there a deductible?

Your policy has a deductible, but the amount can vary depending on your policy and type of loss. Your deductible is the amount you pay out-of-pocket toward repair or replacement costs, which, in most cases, you'll pay directly to your contractor.

How will you evaluate damages?

If possible, we'll complete a review of your home and personal belongings over the phone, or via video chat with our convenient RealTime Review™. In some instances, we may need to come to your home to complete a thorough review of the damages.

What is Subrogation?

If we determine that a third party was legally at fault for your loss, subrogation is the process where we attempt to recover money paid on your claim from the at fault party. Although we can't guarantee a recovery, we may be able to reimburse all or a portion of your deductible.

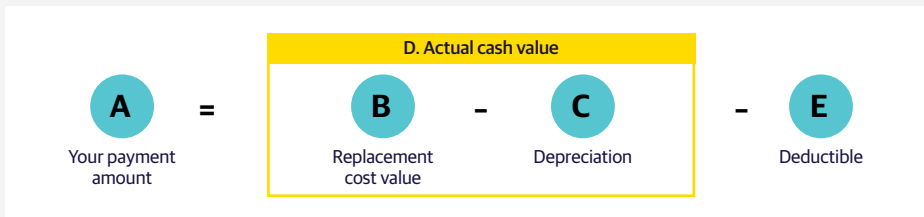
What if I also have damage to my personal belongings?

Your Claims Representative will ask you to put together a list of damaged personal belongings. Having photos, receipts, or manuals for the items will help us estimate the cost of repairing or replacing them. You can easily submit this information at libertymutual.com/online-claims.

We can also assist you in replacing certain items. For items that are damaged but only need to be cleaned, we have a restoration and/or dry-cleaning company that can take care of the cleaning for you. The restoration company may need to pack up your belongings and move them to their storage facility in order to clean them. Please don't dispose of any personal property items until we've authorized their disposal.

How will I be paid?

If there is coverage for your claim, our first check will pay the actual cash value of the property that was damaged minus any applicable deductible.² The actual cash value is the cost of replacing or repairing an item today after subtracting the depreciation. If your policy has replacement cost coverage, you may receive additional payment after your repairs are completed.



A. Your payment amount: the amount issued in your first check

B. Replacement cost value: what it would cost to repair or replace the item at today's cost

C. Depreciation: reduction of property value over time due to age, use, and condition of item

D. Actual cash value: what you would pay to repair or replace the item at today's cost minus the depreciation

E. Deductible: the amount you pay out-of-pocket toward repair costs

View our [Understanding Your Property Claim Payment](#) document to walk through a couple of examples using realistic scenarios and the equation above.

How do I request recoverable depreciation?

Once the repairs are completed or the items have been replaced, you'll need to submit proof of purchase or repairs (receipts or invoices). These can be uploaded to your online account. We'll then review them and send you a check for the applicable recoverable depreciation, or the amount of depreciation reimbursable based on our estimate of repairs and/or replacement costs.

What if I have a mortgage on my home?

If you experience damage to your home, please notify your mortgage company as soon as possible. If you have a mortgage loan, both you and your lender have a legal interest in your property and money at risk if your home is not repaired. If you have a mortgage on your home, we will likely put both your name and the name of your lender on the check to protect the financial interests of both parties.

Some important things to remember:

- If your mortgage company is named on the claims check, they will need to endorse it by signing the back of the check
- Contact your mortgage company about releasing the funds for repairs to you
- Continue making your mortgage payments as usual
- If your mortgage company has changed or the name we have in our records isn't accurate, please contact Liberty Mutual at 800-2-CLAIMS (800-225-2467)

Can you help me find a contractor?

Yes. Liberty Mutual likely has relationships with experienced contractors in your area. Your Claims Representative can provide a recommendation and the contractor's contact information. If you prefer to find a contractor on your own, be sure to read through our [Need a Contractor? We've Got You Covered](#) guide.

What if I can't live in my home until the repairs are completed?

If your home is not livable during the repair process, your Claims Representative can help you find temporary housing and explain how we might cover additional living expenses.

What happens if I begin the repairs and then find additional damage?

You or your contractor should contact your Claims Representative immediately and hold off on making any new repairs until you speak to them. Depending on the nature of the damage, we may need to reinspect your home first. If we find that the additional damage is related to your claim, we'll update the repair estimate.

I'm thinking of doing additional remodeling while my home is being repaired. How will this impact my claim?

Your policy provides payment for the repair or replacement of damaged property with materials or items of a similar kind. We can't pay for the increased cost or any additional living expenses incurred as a result of any remodeling or upgrades, which may result in extended repair time. If you choose to upgrade your home, please coordinate with your contractor directly, at your own expense.

What if my loss was caused by a natural disaster?

In addition to your Claims Representative, who will help you every step of the way, here are some resources for help during this difficult time:

Federal Emergency Management Agency: 800-621-FEMA (3362) or fema.gov

American Red Cross: 800-RED-CROSS (733-2767) or redcross.org

U.S. Small Business Administration: 800-659-2955 or sba.gov

Insurance Institute for Business & Home Safety: disastersafety.org



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- Upload claim-related documents and photos
- Update your contact information

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