



Enjoy exclusive savings on Liberty Mutual Auto and Home Insurance.

As an employee of Lincoln University you could save 10% on quality auto and home insurance policies tailored to your needs.¹

Discounts to Save You Money¹

- **Multi-Policy Discount:** If you have more than one policy with us, you get additional protection and additional savings.
- **Vehicle Safety Features Discount:** We recognize the importance of vehicle safety features and offer savings for standard features such as Anti-Theft and Anti-Lock Brakes.
- **New to Liberty Mutual Vehicle Discount:** When you add or change a vehicle on your policy, you'll not only enjoy personalized service and expert advice, you'll receive savings on your premium.²

Service When & Where You Need It

- **Round the Clock:** 24-Hour Claims Assistance, 24-Hour Roadside Assistance,³ and Emergency Home Repair
- **Business Your Way:** Online, by phone, with your mobile device, or at one of more than 350 local offices
- **Convenient Payment Methods:** Automatic withdrawal from your bank account, recurring credit card payments,⁴ and Direct Billing

Valuable Protection You Can Trust

- **Accident Forgiveness:** With Accident Forgiveness, we won't raise your price due to your first accident if your driving record is accident-free and violation-free for five years, whether you've been with Liberty Mutual or a prior insurance carrier. If you qualify, you'll receive the benefit at no extra cost.⁵
- **New Car Replacement:** If your new car is totaled in the first year, you'll get the money for a brand new car, not just the depreciated value.⁶
- **Lifetime Repair Guarantee:** when you fix your car at one of our approved repair shops. We'll even make the arrangements.⁷
- **Auto benefit for educators:** In the event that your vehicle is vandalized on school property or while used for school-related events, or is damaged from a collision while driving it for school business, your deductible is waived. Plus, you get up to \$2,500 coverage for personal education materials or school property stolen or damaged while in your vehicle.⁸
- **Employee Parking Guard™:** In the event your personal property is damaged or stolen from your car, Employee Parking Guard™ provides you \$2,500 of personal property coverage with only a \$50 deductible. Plus, it reduces your comprehensive deductible to zero for vandalism to your vehicle.⁹

Contact me today for a free quote.

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AUTO | HOME

¹Discounts and savings are available where state laws and regulations allow, and may vary by state. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. ²Credit card fees may apply and may vary by state. ³Applies to a covered total loss. Your car must be less than one year old, have fewer than 15,000 miles and have had no previous owner. Does not apply to leased vehicles or motorcycles. Subject to applicable deductible. Not available in NC or WY. ⁴Accident Forgiveness coverage is subject to terms and conditions of Liberty Mutual's underwriting guidelines. Not available in CA or NC and may vary by state. ⁵With the purchase of optional Towing & Labor coverage. Applies to mechanical breakdowns and disablements only. Towing related to accidents would be covered under your Collision or Other Than Collision coverage. ⁶Loss must be covered by your policy. Not available in AK. ⁷Not available in all states. A \$100 deductible applies in PA. ⁸Employee Parking Guard is an optional coverage available at an additional cost. Subject to policy provisions. Not available for motorcycles. Not available in AK or NC. In NY, the comprehensive deductible is reduced to \$50.

Coverage provided and underwritten by Liberty Mutual Insurance Company and its affiliates, 175 Berkeley Street, Boston, MA.

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