

AUTO/HOME/RENTERS INSURANCE



MEMBERSHIP
BENEFITS PROGRAM

(800) 767-1840 or (518) 785-1900, ext. 243
pefmbp.com



The PEF Membership Benefits Program offers active, dues-paying PEF members and retirees the opportunity to shop for great savings on automobile, home, or renters and other personal lines of insurance from **Liberty Mutual Insurance** or **Farmers GroupSelect**.SM You are free to choose the carrier that best meets your coverage and budgetary needs. Both carriers offer group savings. Feel free to contact the carriers directly for free, no-obligation quotes. PEF MBP facilitates payments for you with either payroll or pension deduction, payment options that provide additional savings!

Each insurer operates independently and has sole financial responsibility for its own products.






Liberty Mutual.

INSURANCE

Liberty Mutual is proud to partner with PEF Membership Benefits Program for over 20 years, providing the support and savings PEF members and retirees deserve. At Liberty Mutual Insurance, we customize your insurance so you only pay for what you need.



Liberty Mutual Auto Coverage

Protecting Yourself	<ul style="list-style-type: none"> • Liability • Medical Payments Protection • Uninsured/Underinsured Motorists
Protecting Your Car	<ul style="list-style-type: none"> • Collision • Comprehensive¹ • OEM New Replacement Parts² • Guaranteed Windshield and Glass Repairs 
When You Have A Breakdown Or An Accident	<ul style="list-style-type: none"> • Accident Forgiveness³ • New Car Replacement⁴ • Better Car Replacement^{TM 4} • 24/7 Roadside Assistance⁵
When You Have A Claim	<ul style="list-style-type: none"> • 24-Hour Claim Assistance • Fast Appraisals • Guaranteed Repair Network⁶ 
Discounts That Keep Pace With Your Life	<ul style="list-style-type: none"> • Preferred Payment Discount means additional savings on auto insurance.* • 12 Month Rate Guarantee** • Employee Parking GuardTM • Multi-Car & Policy Discount⁷ • Violation-Free Discount⁷ • Good Student Discount⁷ and More* 

* Affinity employer groups of 100+ members only. Discount filed and approved and varies by state.

**12-month policies may be standard in several states. Your rate is guaranteed for one full year from your effective date. Rate guarantee may not apply if there are customer-initiated changes that impact policy premium.

¹ Comprehensive coverage pays for damages to your vehicle due to fire, hail, theft, vandalism, or impact with an animal.

² Optional coverage provided on the Original Parts Replacement Endorsement. Comprehensive and Collision coverage required. Eligibility rules and restrictions apply. May vary by state.

³ For qualified customers, Accident Forgiveness is subject to terms and conditions of Liberty Mutual's underwriting guidelines. Not available in CA and may vary by state.

⁴ Optional coverage in some states; availability varies by state. Eligibility rules apply.




⁵ Coverage is provided on the optional Towing & Labor Coverage endorsement. May vary by state. Applies to mechanical breakdowns and disablements only, and may be subject to limits.

⁶ Guaranteed Repair Network not available in Rhode Island or Massachusetts. In these states we offer you our Superior Service Program (SSP), which is similar to the Guaranteed Repair Network. However, the estimate is completed by a Liberty Mutual appraiser. For more information, speak to your Liberty Mutual Claims Representative.

⁷ Discounts and savings are available where state laws and regulations allow, and may vary by state. Certain discounts apply to specific coverages only. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify.



Liberty Mutual Home Coverage

<p>Base Policy Protection</p> 	<p>Home¹: Protection against losses from events such as smoke, fire, or lightning; weight of ice, snow, or sleet; windstorms; hail; theft or vandalism; and more.</p> <p>Possessions: Repair or replacement of personal possessions (ie., furniture, clothing & appliances) damaged or stolen as a result of a covered loss.</p> <p>Liability: Liberty Mutual protects you in the event of injury or property damage to someone else.</p>
<p>Additional Coverage Options</p>	<ul style="list-style-type: none"> • Home Protector Plus™² • Loss Forgiveness³ • Extra Coverage for Your Valuables • Home Computer and Smartphone⁴
<p>When Your Property Is Damaged Or Stolen</p>	<ul style="list-style-type: none"> • 24-Hour Emergency Repair Service • 24/7 Claim Assistance • Mobile Customer Response Unit 
<p>Discounts That Fit Your Lifestyle</p> 	<ul style="list-style-type: none"> • Early Shopper Discount[*] • 12 Month Rate Guarantee^{**} • Paperless Discount⁵ • Claims-Free Discount⁶ • Protective Devices Discount⁷ • Multi-Policy Discount⁷ • New/Renovated Home Discount⁷

^{*}As of 6/30/2021. Discounts 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. Discounts are subject to change and do not apply to all coverages.

^{**}12-month policies may be standard in several states. Your rate is guaranteed for one full year from your effective date. Rate guarantee may not apply if there is a midterm.

¹Not available in all areas.

²Optional coverage. Subject to applicable deductible, policy terms, and conditions. Not available in all states.

³Subject to eligibility requirements. Benefits and eligibility requirements may vary by state.




⁴Optional coverage provides additional protection for owned or leased items such as computers, peripheral devices, software, and media, including smartphones and iPads. Items such as "smart" appliances, with computer chips or the like, are not covered. Other restrictions apply. Borrowed items not covered. Deductible will apply. Availability may vary by state.

⁵Discounts and savings are available where state laws and regulations allow, and may vary by state. Certain discounts apply to specific coverages only. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify.

⁶Subject to eligibility requirements, and may vary by state. In some states, weather-related claims are not considered qualified claims in determining eligibility for this discount.

⁷Discounts and savings are available where state laws and regulations allow, and may vary by state. Certain discounts apply to specific coverages only. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify.

Liberty Mutual Rental Coverage¹

<p>Coverage</p> 	<p>Covers the possessions that matter to you from theft, fire, and some types of water damage. Renters coverage doesn't stop when you leave your home. Your personal property is covered in your car, when you go on vacation, even when you're moving.</p>
	<p>You're covered if you accidentally damage someone else's property or if someone was injured in your apartment.</p> 
<p>Discounts</p> 	<p>Multi-Policy Discount for insuring your car and belongings with Liberty Mutual. If you already have car insurance with Liberty Mutual, call now to add Renters Insurance.</p>
	<p>Claims-Free Savings if you have not filed a claim with your previous insurance carrier for five years or more.</p>
<p>Additional Coverages</p> 	<p>Home Computer and Smartphone: Protection for computers, peripheral devices, software, media, smartphones, and iPads. Losses will be subject to a deductible.²</p>

¹Coverage provided and underwritten by Liberty Mutual Insurance Company or its subsidiaries or affiliates, 175 Berkeley Street, Boston, MA 02116 USA. This is for informational purposes only. All statements made are subject to provisions, exclusions, conditions, and limitations of the applicable insurance policy. Coverages, features, and discounts may not be available in all states. Eligibility is subject to meeting applicable underwriting criteria.

²Optional coverage provides additional protection for owned or leased items such as computers, peripheral devices, software, and media, including smartphones and iPads. Items such as "smart" appliances, with computer chips or the like, are not covered. Other restrictions apply. Borrowed items not covered. Deductible will apply. Availability may vary by state.

Call (800) 734-6796

or visit libertymutual.com/pefmbp,
to learn more or get a free quote.

Sales: Mon.-Fri. 7 a.m.–1 a.m. EST
Sat. 7:00 a.m.–11:30 p.m. EST
Sun. 9 a.m.–10 p.m. EST

Claims: 24/7

Customer Service: Mon.-Fri. 8 a.m.–10 p.m. EST
Sat. 8 a.m.–8 p.m. EST
Sun. 11 a.m.–5 p.m. EST

*Helping people live safer, more secure lives for more than 100 years,
Liberty Mutual is a company you can trust.*



Learn more about the Liberty Mutual Insurance benefit.



PEF members and retirees, you have the opportunity to save hundreds when you access discounted auto and home insurance from Farmers GroupSelectSM.

PEF members and retirees are eligible for special group discounts up to 15%* and can take advantage of convenient payroll or pension deduction coordinated by PEF MBP with the various payroll systems and pension plans used by members and retirees.

If you are interested in learning more about their coverage options, call Farmers GroupSelect at (800) 438-6381 for your quotes and you can tailor your policies to meet your needs. By purchasing more than one policy, auto and home, or other policies, you could save even more with Farmers GroupSelect's multi-policy discounts!

In addition to auto and home insurance, Farmers GroupSelect offers other insurance policies including:

- Landlord's Rental Dwelling
- Condo
- Renter's
- Recreational Vehicle
- Boat
- and more!

AUTO PROGRAM FEATURES

By choosing to custom fit your coverage to your needs, you can drive your own auto insurance policy while enjoying savings and benefits, like:

- A group discount of up to 15%*
- Automatic payment options
- Claim-free driving rewards
- Car rental reimbursement coverage (following covered losses)
- No deductible windshield repair (for qualified damage)
- Roadside assistance
- Guaranteed auto repairs for covered losses—losses performed in one of Farmers GroupSelect's guaranteed repair shops (Use of service provider outside network remains your choice.)
- ID protection services¹

Farmers GroupSelect customers have saved an average of \$661** by making the switch.

HOME INSURANCE PROGRAM FEATURES

Quality home insurance coverage means you can rest easy knowing you chose coverage for your home. There are savings and benefits, like:

- Special group discount of up to 15%*

- Replacement cost coverage
- Repair contractor referral networks (The decision is yours when it comes to selecting a vendor to repair or restore your home and property. Farmers GroupSelect can provide information to help you make that decision through its referral program.)
- Automatic payment options
- ID protection services¹

PAYMENT METHODS AND OPTIONS TO MAKE IT EASIER

- Choose an automated payment option—payroll or pension deduction, or deduction from your bank account.
- Insurance premiums can be spread throughout the policy term with no down payments^{***}, interest charges, or service fees.
- Select direct billing as your preferred option.
- Use your favorite credit card^{****} and you may earn valuable membership reward points from your card issuer.

HOW TO CONTACT FARMERS GROUPELECT

- Call (800) 438-6381 for your free auto and home insurance quotes.
- Representatives are available Mon.-Fri., 8:00 a.m.–10:30 p.m. and Sat., 8 a.m.–8 p.m.
- Visit farmers.com/pef
- Mention group code: BR6
- If you choose to switch, a consultant can help you apply for insurance while on the phone. Please have your insurance policies with you when you call, so you can compare offerings.

¹Identity protection services are not available to auto customers in NC or NH nor with all policy forms. Identity protection services are available in NC homeowners policies with the optional "Identity Theft Expense and Resolution Plus" endorsement for an additional premium.

²In some limited instances, the group deviations are more.

³Savings based on the average nationwide annual savings in 2022 reported by new customers who called the Farmers GroupSelect employee and affinity member call center, switched their auto insurance to Farmers® branded auto insurance policies issued through the Farmers GroupSelect employee or affinity member program, and realized savings. Potential savings vary by customer and may vary by state and product. Statistics do not reflect sales of products sold on Agent360SM.

⁴A down payment is required in some instances.

⁵Use of debit/credit card is optional. The same insurance is available regardless of method of payment. Payments may be made by cash, check, or by debit/credit card. Reward points are not underwritten nor funded by Farmers GroupSelect.

Program information provided by the following specific insurers seeking to obtain insurance business underwritten by Farmers Property and Casualty Insurance Company and certain of its affiliates: Economy Fire & Casualty Company, Economy Preferred Insurance Company, Farmers Casualty Insurance Company, Farmers Direct Property and Casualty Insurance Company, Farmers Group Property and Casualty Insurance Company, or Farmers Lloyds Insurance Company of Texas, all with administrative home offices in Warwick, RI. List of licenses at www.farmers.com. Coverage, rates, discounts, and policy features vary by state and product and are available in most states to those who qualify.

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Learn more about the Farmers GroupSelect insurance benefit.

follow
PEF MBP



find us on
FACEBOOK, INSTAGRAM,
TWITTER, and LINKEDIN



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