



**Switch to
customized
insurance.**

At Liberty Mutual Insurance, we customize your insurance so you only pay for what you need. In addition, as an **employee** of Michigan State University you're also eligible for special savings and may qualify for our Multi Car and Multi Policy discounts.¹



For your free quote, call 888-860-0316 or visit MSUBenefitsPlus.com to try the Auto Insurance Quote Comparison Tool.

Client #120194



Benefits you'll love.



Accident Forgiveness²

Your price won't go up due to your first accident.



Violation Free Discount¹

Customers can earn a discount for 3 years of violation-free driving. Get an even larger discount when you reach 5 years.



24-Hour Roadside Assistance³

If your car breaks down, we won't leave you stranded. From a jump-start to a tow, our optional 24-Hour Roadside Assistance will get you moving again.



Preferred Contractor Network⁴

If your home incurs a covered loss, we'll connect you with reliable local contractors who can fix your problem quickly and at a competitive price. We'll even guarantee the contractor's work for three years.



Personal Property Replacement Cost Coverage⁵

In the event of a covered loss, we'll pay the actual cash value for items at the time of loss, then up to the full amount of the cost in today's market.

How do Liberty Mutual's rates compare?

As an employee of Michigan State University you may qualify for special savings¹ on your auto and home insurance. A Sales Representative will help ensure you get all the discounts you're eligible for.

What are my payment options?

We offer several convenient options. Plus, you get special savings for paying your bill in full or choosing automatic payments, such as Electronic Funds Transfer. You can opt to:

- Have your payments deducted automatically from your checking/savings account.
- Pay monthly, quarterly, or in one lump sum.
- Simplify your life by having your monthly premium payment **automatically deducted from your paycheck**.⁷



How do I know which coverages and deductibles are right for me?

We'll take the time to go over all your options and customize a policy just for you so you only pay for what you need.

Why choose us.

You'll work with a dedicated insurance agent who's an advocate in your corner.

You'll get all the coverage you need—and nothing you don't.

We've been helping people like you protect what they love for more than 100 years.

We're a Fortune 100 company that's rated "A" (Excellent) by A.M. Best Company.⁶

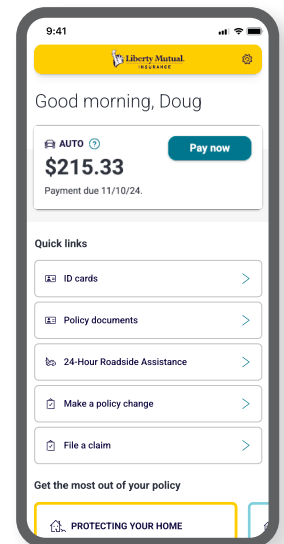
Always there for you.

When you have a claim, we take care of it. It's that simple. You can call us or go online 24/7.

And our mobile app makes things even easier:

- Pay your bill
- Update your policy
- Report, track, and manage your claims

Find us at:



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Coverage provided and underwritten by Liberty Mutual Insurance Company and its affiliates, 175 Berkeley Street, Boston, MA 02116.

¹Discounts 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. ²ACCIDENT FORGIVENESS NOT AVAILABLE IN CA. Terms and conditions apply. ³Coverage 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. ⁴Availability of Preferred Contractor Network may vary by state. ⁵Optional coverage. Subject to a deductible. May vary by state. ⁶A.M. Best Rating Services, 2022. ⁷Affinity employer groups of 100+ members only. App Store is a service mark of Apple Inc. Google Play and the Google Play logo are trademarks of Google LLC. ©2025 Liberty Mutual Insurance

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