



# HOME INSURANCE

with Liberty Mutual

## Q+A

**What is your primary role in a home purchase?**

To help you find the best home insurance plan for you.

**Why is your service/role necessary?**

To protect you and your most value asset (YOUR HOME)

**Is your service paid for upfront or is it covered in my closing costs?**

Home Insurance is typically paid for at closing and built into your Escrow account unless you are paying cash for the home.

**Is your service a recurring fee every year once I purchase a home?**

Home insurance is paid once a year. You'll pay the first year at closing, like mentioned above, then it is paid every year, but it is paid out of your Escrow account. This is not a separate bill that you are responsible for paying directly yourself.

**If I were to compare you to another service provider, what would you say your standout qualities are?**

I'm local! You do business with me, not my service team. Liberty Mutual is a Fortune 100 company so you have the expertise of a large company while getting the hospitality of a local company.

**If I choose to work with you would I be working directly with you or someone else in your company?**

My clients work directly with me and that's how I intend to keep it.



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## Q+A (continued)

What should I know about your particular industry?

Insurance is highly competitive and value/service differs from company to company. Do your research and make sure to compare several plans before choosing one for you. This is often something people leave to the end of their purchase and move through it quickly or pick whoever they have their car insurance with. Bundling services can help you save.

## Learn More



Liberty Mutual Insurance

With Liberty Mutual since 2013

Services Richmond and Surrounding Counties

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