Liberty Mutual – No cost to the District, but Savings for the Employee

As a member of The Fringe Benefits Consortium (FBC) your district could be offering your employees Liberty Mutual Home and Auto Insurance. Through the FBC your district employees qualify for the "Educators Discount" on home and auto rates, which usually leads to more coverage for the same or less premium payments.

All the Liberty Mutual Plans through the FBC receive enhanced insurance coverage for everyday situations at no additional cost:

- Waived deductible if covered vehicle is vandalized on school property or while using it for school-related events
- Waived deductible if covered vehicle is damaged from a collision while driving it for school business
- Up to \$2,500 coverage for personal education materials or school property that is stolen or damaged while in covered vehicle
- 24 hour claim assistance
- No down payment or billing fees

The district is able to set-up premium deductions direct from the employee's paychecks. The premiums are then submitted to the FBC who in turns pays Liberty Mutual. The district has the option to have employee's set-up direct pay or automatic withdrawals with Liberty Mutual and not have payroll deductions.

Liberty Mutual will assign a representative to your district that will attend Open Enrollment/Health Fairs. Typically, the employee completes a quote request card and the Liberty Mutual Representative will call, e-mail, or mail the quote directly to the employee, allowing the employee time to review his/her current coverage against Liberty Mutual coverage.

This plan is not limited to Open Enrollment. The district can add it at any time during the year, and employees may enroll any time as well.

Please contact your FBC Benefits Representative for more information.

NBS News Below is a list of services that NBS provides for your district:

- Field plan level inquiries
- Provide contribution limit testing
- Assist in correction procedures
- Process payroll remittance
- Maintain the Plan Document
- House and update vendor information (ISA)
- Authorize transaction
- Field participant inquires

In administering your plan, NBS may need to obtain information from you from time to time. Below are some instances we will reach out to you for information.

- Electronic remittance information for payroll processing
- Dates of birth and dates of termination

Your district Relationship Manager at NBS is Daren Holverson. Feel free to contact or email him at (800) 274-0503 ext.621 DarenH@nbsbenefits.com



THIS WAY TO ...

NEVER-ENDANG

Take Advantage of a Valuable Voluntary Benefit Exclusively for Employees of **The Del Mar Union School District**.

PUT MORE OF YOUR PAYCHECK BACK INTO YOUR LIFE BY SAVING ON YOUR AUTO AND HOME INSURANCE.







Complete the back of this form & either mail or fax it for a free quote. See how much you can save with Liberty Mutual!

GROUP SAVINGS PLUS®

The Auto and Home Insurance Advantage

Please have your policy declaration page handy when calling for a quote.

Denise J. Hardman, CLU[®], LUTCF 760-930-0841 x 59379

> 1900 Wright Pl #120 Carlsbad, CA 92008 License #0753113

denise.hardman@libertymutual.com www.libertymutual.com/denisehardman

eFax: (206) 350-2141

Liberty Mutual. NSURANCE

Helping People Live Safer More Secure Lives

If you're not a member of our Group Savings $Plus^{\omega}$ Program, then you're not taking advantage of the group buying power of Del Mar Union School District You could be paying too much for auto and home insurance!

Just think what you could do with the extra money you could be saving...go shopping, take a relaxing weekend getaway, enjoy a special dinner with family or friends, or anything else.

With Group Savings Plus, you'll enjoy:

- A group discount of up to 10% off our already competitive rates on auto and home insurance.
- Additional savings based on your age, occupation, driving experience and more**
- Convenient payment plans, including direct bill, EFT, or <u>payroll deduction</u>.
- Rates guaranteed for 12 months, not six
- 24-Hour claims service and Emergency Roadside Assistance**

*Discounts and credits 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. Individual premiums and asvings will vary.
** Service applies to suco policyholders and is provided by Cross Country Motor Club of Basicounts, MA or through Cross Country Motor Club of California, Inc., Destan, MA, Coverage provided and underwritten by Linkery Method Basicounts apply to specific coverages. MA. California, Inc., Distan, MA, Coverage provided and underwritten by Linkery Method Basicounts and Its affiliates, 175 Berkeley Street, Boston, MA. California Department of Insurance Company, and Its affiliates, 178 Berkeley Street, Boston, MA.

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Del Mar Union School District – Client #111174

denise.hardman@libertymutual.com License #0753113 Phone 760-930-0841 x 59379 eFax 206-350-2141