



As a member of the New York State Association of PBA's, you could receive exclusive savings on auto and home insurance from Liberty Mutual.¹

Enjoy the benefits of being part of a community.

You could **save up to \$427.96 a year**², and you'll have access to all the advantages of being a Liberty Mutual customer:



24-Hour Claims Assistance

Online or by phone



Accident Forgiveness³

No premium increase due to an initial accident



Better Car Replacement^{TM4}

Only Liberty Mutual offers it



Roadside Assistance⁵

Real help when you need it



Liberty Mutual.
INSURANCE

Contact me for a free quote or visit www.libertymutual.com/johnalcina

John Alcina, Executive Sales Representative
Lever Building, 114 Old Country Road, Suite 152
Mineola, NY, 11501
866-749-3307, Ext. 52845
john.alcina@libertymutual.com
Client #6567

This organization receives financial support for offering this auto and home benefits program.

¹ 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. ² Figure reflects average national savings for customers who switched to Liberty Mutual's group auto and home program. Based on data collected between 9/1/12 and 8/31/13. Individual premiums and savings will vary. ³ For qualifying customers only. 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. Applies to a covered total loss. Deductible applies. Does not apply to leased vehicles and motorcycles. Not available in NC. ⁵ With 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.

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