



Auto & Home Insurance

Product Overview

MetLife



Why is having quality Auto & Home insurance so important?

Because you need to protect your possessions, but you don't need to pay too much or settle for coverage that's less than the best.

Insurance should meet your specific needs. That's why insurance from MetLife Auto & Home[®] is designed so that you're not surprised by coverage gaps or unexpected costs. We offer simplicity in our insurance packages and professional advice.

Auto

MetLife Auto & Home provides insurance coverage that eliminates gaps and surprises. Our Auto AdvantageSM features go beyond basic liability and collision coverage to offer you more complete coverage and benefits, including:

- Replacement costs for Total Loss^{1,2}
- Replacement costs for Special Parts²
- 24/7/365 claim service
- Enhanced rental care damage coverage³
- Deductible savings benefit³
- Towing/roadside assistance
- Windshield repair without a deductible

Home

Our homeowners products offer uncommon protection called Coverage A Plus, which is an optional benefit with any Standard or Platinum Homeowners Policy. This coverage is designed so that in the event of a loss, your home would be fully replaced without you incurring extra costs. Additional benefits include:

- Maximum coverage equal to the replacement cost at the time the repair is made.
- Materials of "like kind and quality" for rebuilding your house.
- An insurance benefit amount that meets the current construction costs to rebuild it — even if costs exceed your dwelling limit, which is currently a unique benefit in the Homeowners Insurance industry.

Qualify for special discounts⁵ with MetLife Auto & Home[®] insurance

We also offer replacement cost on home contents, so there are no surprises with unexpected out-of-pocket expenses. In the event of a covered loss, it replaces personal property without deduction for depreciation.

Why should I enroll now?

- ✓ Competitive group rates
- ✓ Superior insurance coverage that protects you from gaps and surprises
- ✓ Don't wait until your current policy is about to expire — we can help you switch and save now!

Apply today!
Call 1 800 GET-METS
(1-800-438-6388)

Switching Auto & Home insurance carriers has never been easier! Call us today and we'll take care of the rest, regardless of when your current policy expires. Don't wait — you could recognize potential savings of up to \$466 just on your auto coverage.⁴

How can having MetLife Auto & Home insurance benefit you?

We can provide you with the coverage you need and the savings and service you deserve for your valuable property. You will have access to generous discounts and unique insurance protection features, all the while keeping your personal insurance information private from your employer, and allowing you to take the policy with you if you switch employers. For 40 years, MetLife Auto & Home has been protecting drivers with outstanding coverage.

Trust MetLife Auto & Home for other value-added products.

MetLife Auto & Home is here to provide the personal touch you expect when addressing your insurance needs.

- Automobile
- Renters
- Personal Excess Liability
- Landlord's Rental Dwelling
- Motorcycle
- Motorhome
- Homeowners
- Condominium
- Boat
- Scheduled Personal Property
- Snowmobile

And don't forget about our discounts for ...

Multi-policy, employment tenure, good student, safe driver, anti-theft devices and more!⁵

For added convenience, MetLife's mobile application is now available on your App Store. After downloading this app,⁶ you can use it to submit an auto claim, pay your auto and home bill, and view account information.

Even if you change jobs, retire, or your employment status changes, your coverage doesn't have to end. You can keep your MetLife Auto & Home insurance policy, as long as you pay the premiums due.

¹ Does not apply to leased, substitute, or non-owned autos. Applies within the first 12 months you own or the first 15,000 miles you drive a new auto, whichever comes first.

² See policy for restrictions. Subject to deductible. Not available in all states, such as NC.

³ Not available in all states. In New York, drivers must pay a state required minimum deductible before using this benefit.

⁴ Call center savings are based on an annualized average savings for a group auto policy where the customer provided their prior premium and prior carrier at the time of the original quote through direct call center (between 01/13-12/13) and where the MetLife Auto & Home written auto premium amount resulted in a price less than the disclosed prior carrier premium.

⁵ Available in most states to those who qualify.

⁶ Before using the MetLife Mobile app, you must register at www.metlife.com/mybenefits from a computer. Registration cannot be done from your mobile device.

MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its affiliates: Economy Preferred Insurance Company, Metropolitan Casualty Insurance Company, Metropolitan Direct Property and Casualty Insurance Company (CA Certificate of Authority: 6730; Warwick, RI), Metropolitan General Insurance Company, Metropolitan Group Property and Casualty Insurance Company (CA COA: 6393; Warwick, RI), and Metropolitan Lloyds Insurance Company of Texas, all with administrative home offices at 700 Quaker Lane, P.O. Box 350, Warwick, RI 02887. Coverage, rates, and discounts are available in most states to those who qualify.

MetLife

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