Why is having quality auto and 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.

Auto and home 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 Advantage℠ features go beyond basic liability and collision coverage to offer you more complete coverage and benefits, including:

- Convenient payment options
- Replacement costs for Total Loss[1]
- Replacement costs for Special Parts[2]
- 24/7/365 claim service
- Enhanced rental car damage coverage[2]
- Deductible Savings Benefit[3]
- Identity Theft Protection Services
- Towing/roadside assistance
- Windshield repair without a deductible

For 40 years, MetLife Auto & Home has been protecting drivers with outstanding coverage.

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.

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.

Switching auto and 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 — others have saved up to $536.[4] See how much you could save by switching your auto insurance to MetLife Auto & Home.



Apply today!

For questions, please call MetLife at **1 800 GET-MET8** (1-800-438-6388)

Why should I apply now?

- Employee discounts
- 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.

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 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.

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.



For added convenience, MetLife Auto & Home'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.

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, good student, safe driver, anti-theft devices and more.[5]

*Home Insurance is not part of MetLife Auto & Home's benefit offering in MA & FL.

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. See policy for restrictions. Subject to deductible.
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. Benefit can be earned for up to 5 years. Depending on your policy form, the benefit could be up to $250 or $500.
4. Average annual savings based on our 2017 countrywide research of new call center customers' annual average savings in 2016.
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, Metropolitan General Insurance Company, Metropolitan Group Property and Casualty Insurance Company, and Metropolitan Lloyds Insurance Company of Texas, all with administrative home offices in Warwick, RI. Coverage, rates, discounts and policy features vary by state and product, and are available in most states to those who qualify. Met P&C®, MetCas℠, and MetGen℠ are licensed in Minnesota.

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