

**Fast, Easy Service—ONLINE!\***

[www.eSERVICE.metlife.com](http://www.eSERVICE.metlife.com)

- Review and pay bills
- Update policy information
- View the status of your claim
- Print ID cards

\* This service may vary by state, employer or membership association.

### Simplify Your Life

Download the MetLife Mobile App



Submit an auto claim, pay auto, home and GrandProtect® policy bills, view account info and more.

**Get it free from your device app store today!**

# MetLife

**MetLife Auto & Home®**

700 Quaker Lane  
PO Box 350  
Warwick, RI 02887

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, and discounts are available in most states to those who qualify. Met P&C®, MetCas™, and MetGen™ are licensed in Minnesota.

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## MetLife Auto & Home®

Where you're not just covered,  
you're truly protected®



# MetLife



## Auto insurance you can depend on ...

### It's more than a policy, it's a promise

If you are ever involved in an auto accident, the last thing you need is unexpected and often costly gaps in your auto insurance coverage. MetLife Auto & Home goes the extra mile to make sure that never happens by offering broad protection. We call this no-surprises coverage the MetLife Auto Advantage<sup>SM</sup>. It delivers peace of mind—at no additional cost—with these benefits:

#### ✔ **Deductible Savings Benefit<sup>SM</sup>.**

MetLife Auto & Home rewards good driving. For every year you drive claim-free, receive a \$50 credit toward your deductible, up to \$250.<sup>1,2</sup>

#### ✔ **New Car Replacement—With NO Depreciation.**

If your new car is totaled in a covered loss within its first year or 15,000 miles, whichever comes first, we will repair or replace it with a brand new auto. Unlike most insurance companies, you won't be charged depreciation.<sup>2,3</sup>

#### ✔ **Replacement Cost for Special Parts.**

This uncommon benefit can save you hundreds of dollars if special parts such as tires, brakes, battery, shocks and electrical wiring and components, including special parts for hybrid vehicles, are damaged in a covered loss. Instead of having to pay a deduction for their depreciation, you'll get their full replacement cost despite their wear-and-tear condition at the time of the accident.<sup>2,3,5</sup>

#### ✔ **Rental Car Damage Coverage.**

Avoid coverage gaps between the rental agency's rental agreement and our auto policy's Physical Damage coverage.<sup>4</sup> It protects you from costs of the rental agency's lost income while a rental car is being repaired; claim handling expenses; and the decrease in the rental car's market value.<sup>2,3</sup>

#### ✔ **Identity Protection Services<sup>7</sup>.**

MetLife Auto & Home was the first U.S. insurer to offer Identity Theft Resolution Service to home customers at no additional cost. Today, this valuable service is automatically added as a benefit to most of our auto policies as well. (See sidebar, right.)



*In addition to good-student and other discounts, enjoy Multi-Policy savings when you have an existing homeowner policy or other qualified product with MetLife.*

#### ✔ **Towing/Roadside Assistance.**

If you're stranded roadside, you'll appreciate having automatic coverage for up to \$50 for towing or labor expenses. (This coverage is optional and available for an additional charge in some states and programs.)<sup>2</sup>

#### ✔ **Windshield Repair.**

Choose to repair your windshield rather than replace it, and your policy will cover 100% of the repair cost—with no deductible.<sup>2</sup>

#### ✔ **Transportation Reimbursement.**

Your policy provides up to \$50 for transportation home after an accident.<sup>2,6</sup>

#### ✔ **Child Safety Seat Replacement Reimbursement.**

We'll cover the cost of a new safety seat that's damaged due to an accident.<sup>2</sup>

<sup>1</sup> Deductible Savings Benefit is not available in all states or programs. In New York State, drivers must pay a state-required minimum deductible before using this benefit.

<sup>2</sup> Policy must include Comprehensive Coverage.

<sup>3</sup> This does not apply to a substitute auto, an auto you do not own, or a vehicle leased under a long-term contract of six months or more. Vehicle must be previously untitled to qualify. See policy for restrictions. A deductible may apply.

<sup>4</sup> Deductible may apply.

<sup>5</sup> This coverage does not apply to theft of tires or batteries unless the entire vehicle is stolen. A deductible may apply for special parts. Not available in all states.

<sup>6</sup> Not available in all states or programs.

<sup>7</sup> Identity Protection Services are not available to auto customers in NC or NH nor with all policy forms. Identity Protection Services are available in NC homeowner policies with the optional "Identity Theft Expense and Resolution Plus" endorsement for an additional premium.

## Peace-of-Mind Protection—With Discounts!

What could be better? Your MetLife Auto & Home representative will help you save money on your auto policy with discounts such as:<sup>8</sup>

- **Multi-Policy.** Reduces premiums when you have an existing homeowner policy or qualifying life or annuity product with an approved MetLife company.
- **Multi-Car.** Provides savings when you insure multiple cars with us.
- **Anti-Theft and Safety Devices.** Offers discounts for alarms, air bags and other safety features that protect you and your vehicle.
- **Automatic Payment.** Offers additional savings when you enroll in our ExpressIT® automatic payment plan or participate in our payroll deduction plan through your employer.<sup>9</sup>
- **Good Student.** Provides discounts for students licensed fewer than six years who provide proof of their “good student” status.
- **Superior Driver.** Rewards you for years of claim-free driving.

<sup>8</sup> Discounts subject to local availability and individual qualification.

<sup>9</sup> In Massachusetts, please refer to your Automatic Payment discount in your policy.

*MetLife Auto & Home works to eliminate coverage gaps so you're never surprised. We even help prevent the potential misuse of your child's personal information. Now that's peace of mind.*



## Identity Protection at No Additional Cost<sup>7</sup>

MetLife Auto & Home pledges to do everything we can to make your life safer, simpler and more secure. Helping to protect your identity is one more way we deliver on that pledge. In fact, at no additional cost to you, these Identity Protection services are automatically built into most policies:

- **Resolution Service.** Our specialists will work with you to resolve issues of unauthorized use of your name or credit information until your identity has been restored. You'll also receive one year of comprehensive credit and fraud monitoring.
- **Child.** We can initiate a credit file suppression to help prevent the potential misuse of your child's personal information.
- **Marital Status.** We can do a new-spouse identity checkup whenever your marital status changes through marriage, divorce or death.
- **Military.** If you are stationed abroad, a free, representative-assisted, 12-month military fraud alert is placed on your credit file. If needed, assistance also is available to your spouse/civil union partner or authorized family member.
- **Travel.** Wherever you may be traveling around the globe, specialists are available 24 hours a day to help replace crucial lost or stolen documents, such as passports and credit cards.
- **Relocation.** A fraud specialist works to safeguard financial, credit and identity data during a move.
- **Medical.** We can help undo the damage caused by fraudulent use of your identity in receiving medical services and treatment.
- **Disaster.** We will help you replace important documents lost in a hurricane, earthquake, tornado, flood or house fire and ensure uninterrupted access to financial institutions.
- **Estate.** A fraud specialist is assigned to protect your deceased loved one's identity from potential misuse and, in the case of jointly held accounts, to minimize risks.

Additional new services include E-mail Compromise Assist, Social Media Compromise Assist, Phish Assist, System Protection Guidance, and Assisted Living Fraud Support.

Visit [www.identitytheft911.org/metlife/home](http://www.identitytheft911.org/metlife/home) or ask your MetLife Auto & Home representative for more information.

## MetLife Auto & Home Makes Insurance *Easy*.

### Convenient Billing Options

To meet your specific needs and lifestyle, MetLife Auto & Home offers flexible payment plans. You can choose:

- **Online Billing.** Receive and pay bills online, and easily manage your policy, with our convenient, secure eSERVICE option.\* [www.eSERVICE.metlife.com](http://www.eSERVICE.metlife.com)
- **ExpressIT®.** Never miss a payment. Your premiums will be automatically withdrawn from your bank account each month by electronic funds transfer (EFT).
- **Recurring Credit Card.** Have your payments billed to your credit card each month on a date of your choice.
- **Bill to Other.** Request that all bills be sent to a designated individual other than the named insured.

### One Policy Package. One Bill.

Ask your MetLife Auto & Home representative about a single-policy package for all of your insurance needs. You'll receive a superior level of property and liability coverage for auto, home, personal property, boat, motorcycle and RV—and all your insurance needs are in a single-policy package. It's so easy.\*

\* This service may vary by state, employer or membership association.

### 24-Hour Claim Service

If you have a claim, we make it easy for you to get your damages inspected and repairs underway anytime, any day of the year. There's always a helpful associate available to walk you through each step of the process. English- and Spanish-speaking claim representatives are available.

**24/7/365 Claim Service**  
**1-800-854-6011**

## In the event of an auto accident, be prepared—talk with your MetLife Auto & Home representative today!

Your representative will work with you to understand your needs and recommend a policy that provides the right coverage at the best possible cost. For more information, contact your local MetLife Auto & Home representative or visit [www.metlife.com](http://www.metlife.com).

### Auto Insurance ... With No Surprises

Your MetLife Auto & Home representative is committed to helping you make good decisions about your auto, home, boat, personal excess liability or other insurance products. Therefore, you can count on your representative to provide the information you need to reduce coverage gaps and protect you against unexpected surprises. And because MetLife Auto & Home is "A" rated<sup>1</sup> (excellent) by A.M. Best, the insurance industry's leading ratings provider, you know we'll be here when you need us.

MetLife Auto & Home is a wholly owned subsidiary of MetLife, Inc. (NYSE:MET)

<sup>1</sup> Ranking is based on A.M. Best Company's independent opinion of our financial strength and ability to meet our ongoing insurance policy and contract obligations. It is based on a comprehensive quantitative and qualitative evaluation of our balance sheet strength, operating performance, and business profile. The A rating is the second highest rating among 9 levels.

*For more than 140 years, families have counted on MetLife for a full range of financial products and services and for high-quality, trustworthy performance.*

