

# MetLife Auto & Home GrandProtect® & Combo<sup>SM</sup> Comparison



# MetLife

	Standard Combo	Platinum Combo	GrandProtect
<b>GRANDPROTECT – COMBO PACKAGE FEATURES</b>			
One Policy Package & One Bill	Yes	Yes	Yes
Common Policy Expiration Date	Yes	Yes	Yes
One Coverage Summary	No	No	Yes
Single Loss Deductible <sup>1</sup>	Yes	Yes	Yes
<b>AUTOMOBILE</b>			
Worldwide Liability	No	No	Yes
Annual Policy Term	Yes	Yes	Yes
Combined Singles Limits 100,000, 300,000, 500,000	Yes	Yes	Yes
Split Limits up to 250/500 BI & 250,000 PD	Yes	Yes	Yes
Medical Limits up to \$100,000	Yes	Yes	Yes
Physical Damage Deductibles up to \$5,000	Yes	Yes	Yes
Deductible Savings Benefit <sup>2</sup>	Yes	Yes	Yes
Includes \$30/\$900 Substitute Transportation	Optional	Optional	Yes
Newly Acquired Motorhome, Cycle, RV	No	No	Yes
Non-Owned Motorhome, Cycle, RV	No	No	Yes
Enhanced Rental Car Coverage <sup>3</sup>	Yes	Yes	Yes
Replacement Cost for Total Loss <sup>3</sup> up to 1 year old /15K miles	Yes	Yes	Yes
Replacement Cost on Parts <sup>3,4</sup>	Special Parts (tires, batteries, etc.)	Special Parts (tires, batteries, etc.)	All Parts
Extended Non-Owned Option	No	No	Yes
<b>HOMEOWNERS</b>			
Blanket Property Limit	No	No	Cov A, B & C
<b>COVERAGE A – DWELLING</b>			
Loss Settlement Method	Replacement Cost	Replacement Cost	Replacement Cost
Coverage A Plus—Uncapped	Optional	Optional	Included
Perils Insured Against	Special Perils Covs A & B—all risk w/ exceptions, Cov C—Broad Named Perils	Comprehensive Perils Covs A, B & C—all risk w/ exceptions	Comprehensive Perils Covs A, B & C—all risk w/ exceptions
<b>COVERAGE B – OTHER STRUCTURES</b>			
Percentage of Dwelling Coverage	10% of Cov A Limit	20% of Cov A Limit	Blanket Property Limit
<b>COVERAGE C – PERSONAL PROPERTY</b>			
Percentage of Dwelling Coverage	50% of Cov A Limit	75% of Cov A Limit	Blanket Property Limit
Other Residences	10% of Cov C Limit	10% of Cov C Limit	10% of Blanket Property Limit
Self Storage	20% of Cov C Limit	Cov C Limit	Blanket Property Limit
Personal Property in New Residence	30 Days	30 Days	30 Days
Replacement Cost on Contents	Optional	Included	Included

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<b>LOSS OF USE</b>			
Percentage of Dwelling Coverage	25% of Cov A Limit	30% of Cov A Limit	Actual Loss Sustained (ALS)
Additional Living Expense (ALE)	Yes—Insured choice (with receipts)	Yes—Insured choice (with receipts)	ALS up to 2 years with receipts
Fair Rental Value (FRV)	Yes—Insured choice no receipts	Yes—Insured choice no receipts	ALS up to 2 years no receipts
Loss of Rental Income	Yes	Yes	ALS up to 1 yr
Prohibited Use—Civil Authority	14 Days	45 Days	45 Days
<b>ADDITIONAL COVERAGES</b>			
Identity Protection Services <sup>5</sup>	Included	Included	Included + Expense Reimbursement up to \$25,000
Credit Card	\$1,000	\$10,000	\$10,000
Back-up of Sewer, Drain & Sump Pump	Optional	\$10,000	\$10,000
Ordinance or Law	Optional	30% or 50% of Cov A <sup>6</sup>	Up to Blanket Property Limit
Personal Injury	Optional	Included	Included
Lock Replacement	Yes—Key stolen w/ other property	Yes—Key stolen w/ other property	Yes—Key stolen
Loss Assessment	\$1,000	\$10,000	\$10,000
Newly Acquired Watercraft	No	No	\$25,000 up to 30 days
Landlord's Furnishings	\$2,500	\$2,500	\$2,500
Data & Records	\$1,500 (Personal)	\$2,500	\$2,500
Refrigerated Contents	\$1,000	\$1,500	\$1,500
Debris Removal of Trees	10%—up to \$500—Requires tree rest against structure or block driveway/ Handicap ramp	10%—up to \$500—Requires tree rest against structure or block driveway/ Handicap ramp	10%—up to \$500/No Requirement
Trees, Shrubs, Plants & Lawns	5%—\$500/tree	5%—\$500/tree	5%—\$500/tree
Fire Dept. Charges	\$750	\$1,000	\$1,000
<b>SPECIAL LIMITATIONS</b>			
Jewelry, Watches & Furs (Theft)	\$1,500	\$5,000	\$5,000 each class
Silverware & Goldware (Theft)	\$2,500	\$10,000	\$10,000
Securities	\$1,500	\$5,000	\$5,000
Firearms (Theft)	\$2,500	\$5,000	\$5,000
Coin, Currency & Stamp Collections	\$1,500	\$5,000	\$5,000
Money	\$200	\$1,000	\$1,000
Trailers	\$1,500	\$2,000	\$2,000
Electronic Apparatus (Dual Power)	\$1,000	Cov C Limit	Blanket Property Limit
Business Property	\$1,000/\$250	\$2,500/\$500	\$2,500/\$500
Computer	\$5,000	Personal = Cov C Limit, Business = \$5,000	Personal = Blanket Property Limit, Business = \$5,000
Memorabilia	\$5,000	\$10,000	\$10,000
Tools (Theft)	\$5,000	\$10,000	Blanket Limit
Manuscripts	\$1,500	\$5,000	\$5,000
<b>PERSONAL EXCESS LIABILITY—USES COUNTRYWIDE PELP CONTRACT</b>			
Worldwide Coverage	No	No	Yes
Liability Limits up to \$9 Million	Yes	Yes	Yes
\$1 Million Excess UM/UIM Option	No	No	Yes
<b>BOAT OWNERS—USES COUNTRYWIDE BOAT CONTRACT</b>			
Underinsured Boaters	Optional	Optional	Optional
Single Deductible Loss <sup>1</sup>	Yes	Yes	Yes

<sup>1</sup> Available in most states at no additional cost to package customers who have at least their primary homeowners and one automobile policy insured with MetLife Auto & Home at the time of the loss when separate deductibles would apply and such property is damaged or destroyed in the same occurrence. See policy for Restrictions. Not available in NC.

<sup>2</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>3</sup> Policy must include Comprehensive Coverage. Does not apply to leased, substitute or non-owned automobiles. See policy for restrictions. A deductible may apply. Not available in all states.

<sup>4</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>5</sup> Available to customers in most states and with most policy forms. Not available in North Carolina, nor to auto customers in New Hampshire.

<sup>6</sup> 50% Ordinance or Law for Platinum is in the process of being rolled out—not available in all states.

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1403-0822 (0414)

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**MetLife Auto & Home**  
700 Quaker Lane, PO Box 350  
Warwick, RI 02887  
www.metlife.com