

MetLife Auto & Home®

Automobile Insurance Protection

For the Road Ahead



MetLife®





Freedom from worry, so you can enjoy the open road with peace of mind

The Auto Advantage

All auto insurers are not the same. When you choose an auto policy with MetLife Auto & Home, you're at an advantage from special benefits and enhanced coverages designed to ease your mind should you experience a loss.

An auto policy from MetLife Auto & Home provides our innovative Auto Advantage, which includes our **Deductible Savings Benefit**¹ plus **Coverage Plus**,² three core benefits designed to cover hidden costs, should you sustain a loss.

 **Deductible Savings Benefit:** Rewards claim-free drivers. For every claim-free year, you could earn \$50 toward your deductible, up to \$250.

 **Replacement Cost for Total Loss:** New auto owners, take notice. No deduction for depreciation if your new auto is totaled in a covered loss.^{2, 3, 5}

For example, if your new car was totaled, we would replace it with a brand new auto. We don't charge depreciation for the total loss of your new auto within its first year or first 15,000 miles, whichever comes first.

 **Replacement Cost for Special Parts:** No deduction for depreciation of special parts, if they are damaged in a covered loss.^{2, 3, 5}

You will be covered for the replacement cost of certain special damaged parts, such as tires, brakes, battery, and shocks, despite their wear and tear condition at the time of the accident.

Most other companies would only pay the depreciated value (Actual Cash Value, or ACV) for such parts.

¹ In NY, drivers must pay a state-required minimum deductible before using this benefit.

² Coverage Plus is available in most states at no additional cost to customers who elect to carry Physical Damage coverage (coverage for damage to your auto). Subject to deductible. See policy for restrictions.

Enhanced Rental Car Damage Coverage:

The rental agency's costly "loss of use" charges are covered if a rental car you drive is damaged.⁵

An auto policy with MetLife Auto & Home would protect you from hidden costs, so you could enjoy peace of mind along with the convenience of rental cars, including:

- Rental income lost while the rental car was being repaired
- Claim handling expenses
- The decrease in the market value of that auto
- Expenses, such as towing and storage of the damaged rental auto

In addition to Coverage Plus, auto policies with MetLife Auto & Home include:

- **Identity Theft Resolution Service⁶:**
Built-in for your peace of mind, wherever the road takes you.
- **Driver Safety, Mature Driver, and Teen Driver Safety Programs⁵**
- **24/7/365 Claim Service at 1-800-854-6011**
- **Flexible Payment Plans**
- **Guaranteed Auto Repair Program:** We can assure that your car will be fixed properly. Any repairs by an approved facility that need to be made to your car as a result of any accident are guaranteed for the lifetime of the vehicle. (Not available in all states.)

³ Does not apply to leased, substitute, and non-owned automobiles.

⁴ This coverage does not apply to theft of tires or batteries unless the entire vehicle was stolen.

⁵ Subject to state availability; not available in all states. Deductible may apply.

⁶ Available in most states on auto, motorhome, motorcycle, recreational vehicle, homeowners, condominium, renters, GrandProtectSM, PAKII, and mobile home (NY only) policies. Not available for auto policies in FL, MA, NC, NH, NY and PA.

Identity Theft Resolution Service: Built into Your Auto Policy at No Additional Cost

Cleaning up after identity theft can be frustrating and a hassle. That's why MetLife Auto & Home will provide our auto and home policy customers⁶ with the services of a professional identity theft resolution specialist **at no additional cost**. Our specialists will assist you, and members of your household, in resolving issues of unauthorized use of personal identity or credit information should you be victimized by this crime, including assistance with:

- Filing police reports.
- Placing fraud alerts with credit bureaus, closing accounts that have been compromised, and adding passwords to accounts.
- **Identification Recovery**, which provides direct assistance with notifying government agencies (such as Passport Services Office, Social Security Administration, DMV), should your documents be lost anywhere in the world, or due to natural disaster or fire.
- Credit monitoring follow-up for one full year to ensure the thorough resolution of your identity.



Keys to Savings:

Discounts at Every Turn

We offer several discounts to save money on your policy. Be sure to review these with the drivers in your household and take advantage of the many discounts that may be appropriate for you, including:

- **Superior Driver*** Rewards you for years of claim-free driving.
- **Multi-Policy/Multi-Car*** Additional savings when you insure your cars and home with us.
- **Auto Policy Plus*** Additional savings, if you have a qualifying life or annuity product with an approved MetLife company.
- **Driver Safety Course*** Reduce your premium by completing our approved driver safety course. Completing this course would provide you with valuable driving and safety tips, as well as a premium reduction.
- **Anti-Theft and Safety Devices*** Alarms, anti-lock brakes, airbags, and more can both protect your vehicle and reduce your premium.
- **Mature Driver*** Savings that reflect your experience and mature judgement.
- **Good Student and Student Away At School*** Your MetLife Auto & Home representative will work with you to develop a policy that provides you with the coverage you need at a cost you can afford.

* Subject to local availability and individual qualification. Driver Safety Course approved by Metropolitan Life Insurance Company, 200 Park Ave., New York, NY 10166.

Billing Made Easy When You're Protected by MetLife Auto & Home

You have your own style and your own way of doing things. That's why we offer a wide variety of ways to do business with us. Simply choose the one that's easy for your lifestyle.

Online Bill: Enjoy the convenience of online billing with our secure eSERVICE option. Pay bills online and easily manage your policy at www.eservice.metlife.com.

ExpressIt®: Your account will always stay up-to-date and you won't miss a payment. Your premium payments will be automatically withdrawn from your bank account each month by electronic funds transfer (EFT).

Direct Bill: All bills will be sent to you at your mailing address.

Bill to Other: All bills will be sent to a designated individual other than the named insured.

Service You Can Count On

Our mission at MetLife Auto & Home is: Building financial freedom for everyone.SM One of the ways we do that is by providing outstanding service to you at all times. Year after year, customer by customer, we at MetLife Auto & Home demonstrate our complete commitment to integrity, fair dealing, and courtesy. Call us whenever you need us. We'll be there for you. Our caring professionals are waiting to help you day or night, weekends, or holidays.

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

Building Financial Freedom for EveryoneSM

In addition to auto insurance, MetLife Auto & Home provides innovative home insurance designed to reduce coverage gaps and hidden costs. Our portfolio of products includes auto, homeowners, renters, condominium, boat, personal excess liability protection, and GrandProtectSM, a combined policy package that provides comprehensive insurance protection. MetLife and its affiliates also offer a full range of financial services products including:

- Life Insurance^{***}
- Annuities^{*}
- Banking^{**}
- Disability Income Insurance^{***}
- Estate Planning Assistance
- Financial Planning^{*}
- Long-term Care Insurance^{***}
- Critical Illness Insurance^{***}
- Mutual Funds^{*}

Your MetLife representative will help you prepare your own personal safety net. Learn more by contacting your local MetLife Auto & Home representative or visit our website at www.metlife.com. We'll help you find the balance between financial security, peace of mind, and cost that's right for you.

* Offered by MetLife Securities, Inc.,
200 Park Avenue, New York, NY 10166.

** Offered by MetLife Bank, N.A., Member FDIC.

*** Offered by Metropolitan Life Insurance Company,
200 Park Ave., New York, NY 10166.



Best in Class: Proven Customer Claim Satisfaction

Did you know that MetLife Auto & Home was recently ranked one of the top companies for delivering customer claim satisfaction, according to J.D. Power and Associates® 2005 National Automobile Insurance StudySM? We are committed to treat you with courtesy and integrity, and are ranked in the top five for Overall Claim Satisfaction nationally.

www.eservice.metlife.com

- Pay bills online
- Immediate access to policy and billing information
- Instantly view the status of your claim

have you met life today?®

MetLife®

MetLife Auto & Home®

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MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its affiliates: 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. See policy for restrictions.

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