

MetLife Auto & Home®

Homeowners Insurance Protection



MetLife®



Your Choice:
Standard or
Platinum

We Will Be There for You Whether Your Home Is Large or Small

Coverage A+. At MetLife Auto & Home, we are committed to protect you better. We know you wouldn't want to face substantial out-of-pocket costs in the unfortunate event of having to rebuild your home. We also know that building costs change over time. So, we provide Coverage A+¹, to more fully safeguard you and your family against financial loss, should you need to repair or reconstruct your home. With our Coverage A+:

- The maximum coverage *equals the replacement cost* at the time the repair is made.
- You can rebuild your house with materials of *"like kind and quality."*
- The amount of insurance for your house *meets the current construction costs* to rebuild it.

Innovative and Thorough Protection. We offer additional innovative coverages that further protect you from incurring out-of-pocket costs, should you ever have to rebuild your house. Your MetLife Auto & Home representative will work with you to help you select the right customized or increased coverages for your financial protection. Consider the peace of mind that these would provide:

- **Building Code Upgrades** protection¹ is provided by our Ordinance or Law Coverage, which provides the financial means to meet building codes that may be stricter than when the house was originally built, up to the amount purchased. This may especially apply to plumbing and wiring, both of which are strictly regulated by ordinance or law.
- **Replacement Cost on Contents** coverage¹ enables you to replace personal property in the event of a covered loss, without deduction for depreciation.
- **Personal Property** We protect your personal property anywhere in the world, and in most loss situations that you're likely to encounter. Special coverage limits and conditions apply for certain types of property. Ask your MetLife Auto & Home representative about Scheduled Personal Property coverage, which provides maximum flexibility and a wide variety of personal property coverages that can be increased or modified to reflect your unique needs.

- **Water Backup Coverage** Damage that results from water backed up through sewers, drains, or sump pump wells can be significant and a financial catastrophe. We recommend that you consider what the result of water damage might be if the power were to go off in your residence and your sump pump should fail. Sewer, Drain, and Sump Pump Coverage¹ reduces loss should water backup occur.
- **Flood** Even minor flooding could result in significant loss. To protect yourself from the unpredictable destruction brought on by Mother Nature, consider Flood insurance² from the company that you know and trust.

The Key to Savings: Discounts with Every Turn

We offer you several ways to save money on your policy. Your MetLife Auto & Home representative can help you determine for which discounts you may qualify, including:

Claim-Free. Stay with us for five years or more with no claims, and you'll qualify for a premium discount.

Multi-Policy. Choose us for your homeowners and auto coverage, and you'll be rewarded with our "Auto Policy Plus" discount.



Identity Theft Resolution Service Built into Your Homeowners Policy

Everyone can become a target for identity theft. That's why MetLife Auto & Home will provide our homeowners policy customers with the one-on-one services of a counselor who will assist you, and members of your household, in resolving issues of unauthorized use of personal identity or credit information—at no additional cost.³ We will be there for you, so you won't have to go it alone.

If you should become a victim of this potentially frustrating, as well as financial crime, your professional specialist will work with you until your name and accurate credit history have been restored. There is no cost to you for the service and no deductible to pay.

We also include our innovative **Identification Recovery** in this service, which provides direct assistance with notifying governmental 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.

MetLife Auto & Home provides Identity Theft Resolution Service, including our special Identification Recovery feature, as part of our commitment to help ease your mind after a loss.

¹ Please see your policy for restrictions.

² MetLife Auto & Home participates in the National Flood Insurance Program, managed by the Federal Government.

³ Available in most states on auto, motorhome, motorcycle, recreational vehicle, homeowners, condominium, renters, GrandProtectSM, PAKII, and mobile home (NY only) policies.

Homeowners Insurance Protection

All home insurers are not the same. A homeowners policy from MetLife Auto & Home provides insurance protection that reflects our promise to help you build a safety net that will keep you and your family secure through the years.

MetLife Auto & Home has earned its worldwide reputation for being there when our customers need us most. Through fires, hurricanes, and other losses both great and small, we have proven our commitment to treat our family of customers fairly and honestly.

For more than 135 years, MetLife® has built a reputation as **a company that believes in community, integrity, and trustworthiness.** In fact, MetLife Auto & Home, a leader in the property and casualty insurance industry, has been providing security to customers for over 30 years.



Best in Class: Proven Customer Claim Satisfaction

Did you know that MetLife Auto & Home was recently ranked 2nd in Overall Claim Satisfaction, according to J.D. Power and Associates® 2005 National Homeowners Insurance StudySM? Year after year, customer by customer, we at MetLife Auto & Home demonstrate our complete commitment to honesty, fair dealing, and courtesy.

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

Call us *whenever* you need us. We'll be there.

www.eservice.metlife.com

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

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.

have you met life today?®

MetLife®

MetLife Auto & Home®

700 Quaker Lane

PO Box 350

Warwick, RI 02887

MPL 4644-000 (0606)

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