

Platinum Homeowners Insurance Protection



MetLife®



Your home is more than the place you live. It's where you protect your family, house your hopes, place your pride. It reflects who you are and how you choose to live.



And that's where the MetLife Auto & Home Platinum Plan comes in, insurance designed for those who seek enhanced protection.

For more than a century, the MetLife enterprise has built a reputation as a company that believes in fair dealing, integrity, and trustworthiness. Our commitment to this vision has helped MetLife evolve into one of the largest insurance carriers in the world.

MetLife Auto & Home is a wholly-owned subsidiary of MetLife, Inc. (NYSE: MET), one of the world's leading insurance and financial services companies.

Free Life Advice®

We all need advice once in a while, whether it's buying a car, selling a home, or teaching your teen to drive. For a complete selection of free brochures, visit us at www.metlife.com. Or call us at 1-800-MetLife (1-800-638-5433).

This brochure does not constitute part of the insurance policy or binder of insurance and should not be construed to replace any provision of the policy itself. In the event of any conflict between the policy and this brochure, the provisions of the policy shall prevail. It is therefore important that you read your policy carefully for complete details.

If you have any questions about coverage provided, or any exclusions or limitations, please call your representative.

have you met life today?®

MetLife®

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Your House Is Extraordinary. Your Coverage Should Be, Too.

Your house is valuable because of the care, attention and work you've put into it. The Platinum Plan reflects those same qualities with features like:

Replacement Cost Coverage. Replacement Cost is the amount necessary to repair or replace your house, other buildings, and personal property without any deduction for depreciation, up to the amount of coverage purchased, as a result of a covered loss. In addition, we offer two innovative alternatives that further protect you from incurring out-of-pocket costs should you ever have to rebuild your house.

Our Extended Limits plan safeguards against unexpected increases in building costs, protecting you if the dwelling's replacement cost exceeds the policy's insurance coverage amount. This plan provides extended protection, up to 125% of the dwelling's policy amount.



With our Coverage A+ plan, the maximum coverage equals the replacement cost at the time a claim is made. There is no cap! The amount of insurance for the house always meets the current cost to rebuild.

Personal Property. We protect your personal property anywhere in the world, for any cause of loss that is not excluded.

Customized Protection. The chart that follows shows just some of the special coverages and limits, which can usually be increased or modified¹ to reflect your unique needs.

¹May require Scheduled Personal Property coverage.

²Personal injury includes protection for exposures such as bodily injury to others, libel, and slander.

Special Coverage and Description	Special Coverage Limits and Conditions*
Personal Computer	Up to Personal Property Limit (\$5,000 for business use)
Jewelry	\$5,000
Memorabilia	\$10,000
Silverware and Goldware	\$10,000
Backup of Sewer, Drain and Sump Pump	\$10,000

*May differ or not be available in some states.

Personal Liability. We provide \$100,000 of coverage (or more if you choose) for personal injury² and property damage to others for which the law holds you responsible. We will also cover your legal defense costs. If you desire higher limits, a Personal Excess Liability Policy may be available, with limits starting at \$1 Million.

The Key to Savings: Discounts at Every Turn.

We offer several ways to save money on your policy.³ Your MetLife Auto & Home representative can help you determine which of these discounts you qualify for:

Claims 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 home *and* auto coverage, and you'll be rewarded with our "Auto Policy Plus" discounts.

Protective Devices. Install safety and security devices in your home and you could secure significant savings.

Superior Home. You may qualify for this discount if you occupy your one-family home, if it was built within the past 20 years, and if your home meets other requirements.

The MetLife® Home Advantage: What Sets Us Apart.

The real test of insurance protection comes at the moment you make a claim. Here are some examples of our "Home Advantage" features to ease your mind after a loss.

24/7 Live! Claim Service at 1-800-854-6011, ext. 5060.

Real people... not a recording. Call us *whenever* you need us. We'll be there.

Guaranteed Repair Contractor Program.

Through partnerships with local contractors, we guarantee that reputable, licensed service providers will complete and stand behind necessary repairs to your residence. It's your choice!

Building Financial Freedom.

In addition to home insurance, we offer the *Auto Advantage Program*. This unique automobile insurance protection comes with special incentives for safe drivers – at a competitive price!



MetLife offers a full range of financial services products including annuities, banking,⁴ disability income insurance, estate planning, financial planning,⁵ long-term care, and mutual funds.⁵ To find out more, visit our website at www.metlife.com or contact your local MetLife Auto & Home representative.

³Please note that discounts vary and may not be available in all states.

⁴Offered by MetLife Bank, NA, Member FDIC

⁵Offered by MetLife Securities, Inc., 200 Park Avenue, New York, NY 10166