

Renters 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 MetLife Auto & Home comes in. 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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Warwick, RI 02887

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Your Possessions Are Unique. And So Is Every Policy.

A renters policy from MetLife Auto & Home is as individual as you are with features like:

Replacement Cost Coverage. Replacement cost is the amount necessary to repair or replace your property *without any deduction for depreciation*, up to the amount of coverage purchased. Coverage includes improvements and fixtures you've added at your own expense. Replacement Cost Coverage is available for personal property by request.



Personal Property. We protect your personal property anywhere in the world, and in most loss situations that you're likely to encounter.

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

Special Coverage and Description	Special Coverage Limits and Conditions*
Personal Computer**	\$5,000 (including business use)
Jewelry**	\$1,500
Memorabilia**	\$5,000
Silverware and Goldware**	\$2,500

*May differ or not be available in some states.
**Excludes misplacing or losing.

Personal Liability. We provide \$100,000 of coverage (or more if you choose) for bodily injury 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.² 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 renters *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.

¹May require Scheduled Personal Property coverage.

²Please note that discounts vary and may not be available in all states.

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. 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 renters 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,³ disability income insurance, estate planning, financial planning,⁴ long-term care, and mutual funds.⁴

To find out more, visit our website at www.metlife.com or contact your local MetLife Auto & Home representative.

³Offered by MetLife Bank, NA, Member FDIC

⁴Offered by MetLife Securities, Inc., 200 Park Avenue, New York, NY 10166