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# MetLife Auto & Home Plan

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## PROGRAM DESCRIPTION

MetLife Auto & Home is a voluntary group auto and home\* benefit program that provides you with access to insurance coverage for your personal insurance needs. Policies available include: auto, landlord's rental dwelling, condo, mobile/motor home, renters, recreational vehicle, boat, and personal excess liability ("umbrella") policies.

## BENEFITS

The program gives you access to **special group rates\*** and **policy discounts\***. You could also benefit from these program features:

- One easy-to-remember, toll-free number for all your insurance needs, such as receiving free insurance quotes, making changes to your policy or just asking questions
- 24-hour claim reporting
- Extended customer service hours, including weekday evenings and Saturdays
- Coverage you can take with you should you retire or leave the company for another reason
- Enhanced product coverages that are built into every auto policy†

## CONVENIENT PAYMENT OPTIONS

You can choose to have your premiums automatically deducted from your paychecks or checking account. With these options, insurance premiums are spread throughout the policy term with no down payments, interest charges or service fees (a down payment is required in some instances). Other payment options are available including mortgagee billing for home insurance.

## FREE PREMIUM QUOTES AND APPLICATION PROCESSING

Since everyone's insurance policies renew at different times during the year, you can apply for group auto and home insurance at any time by calling a toll-free number when the program begins.

An Insurance Consultant will provide you with free, no-obligation premium quotes. If you choose to switch, a consultant can help you apply for insurance while you're on the phone. Please have your current insurance policies with you when you call. Retirees remain eligible for the group rate.

\*Available in most states to those who qualify.

†Subject to state availability. See your policy for exact details.

Coverage, underwritten by MetLife Auto & Home, is available in most states to those who qualify. In Texas, real property policies are provided by Metropolitan Lloyds Insurance Company of Texas, Irving, TX. In Texas, auto policies are written by either Metropolitan Direct Property and Casualty Insurance Company, Metropolitan Property and Casualty Insurance Company, Metropolitan Casualty Insurance Company, Metropolitan General Insurance Company, all of Warwick, RI, or Liberty County Mutual Insurance Company, Irving, TX, through an arrangement with Metropolitan Property and Casualty Insurance Company. In some instances, special arrangements for coverage have been made with other carriers. MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its Affiliates, Warwick, RI. L0309CNFJ(exp0907)MPC-LD



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