



Why is having quality Auto and Home insurance so important? Because you need to protect your possessions, but you don't need to pay too much or settle for coverage that's less than the best. Auto and home insurance should meet your specific needs.

That's why insurance from MetLife Auto & Home[®] is designed so that you're not surprised by coverage gaps or unexpected costs.

MetLife's Auto AdvantageSM features go beyond basic liability and collision coverage to offer you more complete coverage and benefits, including:

- Convenient payment options
- Replacement costs for Total Loss^{1,2}
- Replacement costs for Special Parts²
- 24/7/365 claim service
- Enhanced rental car damage coverage³
- Deductible Savings Benefit³
- Identity Theft Protection Services
- Towing/roadside assistance
- Windshield repair without a deductible

Even if you change jobs, retire, or your employment status changes, your coverage doesn't have to end. You can keep your MetLife Auto & Home insurance policy, as long as you pay the premiums due.

**For questions, please call MetLife at:
1-800-GET-MET8 (1-800-438-6388)**

Provide code: "DFT"

MetLife Home*

Our homeowners' products offer uncommon protection called Coverage A Plus, which is an optional benefit with any Standard or Platinum Homeowners Policy.

This coverage is designed so that in the event of a loss, your home would be fully replaced without you incurring extra costs.

Additional benefits include:

- Maximum coverage equal to the replacement cost at the time the repair is made.
- Materials of "like kind and quality" for rebuilding your house.
- An insurance benefit amount that meets the current construction costs to rebuild it — even if costs exceed your dwelling limit, which is currently a unique benefit in the Homeowners Insurance industry.

* Home Insurance is not part of MetLife Auto & Home's benefit offering in MA & FL.

¹ Does not apply to leased, substitute, or non-owned autos. Applies within the first 12 months you own or the first 15,000 miles you drive a new auto, whichever comes first.

² See policy for restrictions. Subject to deductible. Not available in all states, such as NC.

³ Not available in all states. In New York, drivers must pay a state required minimum deductible before using this benefit.

⁴ Average annual savings based on our 2016 countrywide research of new call center customers' annual average savings in 2015.

⁵ Available in most states to those who qualify.

⁶ Before using the MetLife Mobile app, you must register at www.metlife.com/mybenefits from a computer. Registration cannot be done from your mobile device.