

# Help your members be financially prepared for the unexpected



People have saved an average of **\$586** on auto insurance when they switched to MetLife Auto & Home.<sup>1</sup>

Just like medical, premiums and out-of-pocket expenses for auto and home insurance are going up. From auto accidents to natural disasters, there has been an increase in the severity and frequency of incidents. And without the right coverage, an accident or storm can be devastating to one's financial wellbeing. With MetLife Auto & Home®, you can give your members access to the protection they need to stay prepared for the unexpected. And the support they need to get back on track.

## Personalized protection for the right fit

Everyone has different needs at different stages of life. That's why we offer a wide range of products and services — providing the flexibility for your members to choose what's right for them.



- Auto
- Home
- Mobile home
- RV
- Renters
- Flood
- Condo
- Boats
- Landlord's rental dwelling
- Personal excess liability protection

## Valuable savings on essential coverages

Finding more money within a monthly budget to get the right benefits can be challenging for most people. With MetLife Auto & Home, your members get access to valuable group discounts. And when members save on coverage they already have, it gives them more options to get the right protection. Best of all, with our simple, convenient payment options, like monthly checking account deduction, monthly credit card charge, or direct billing to member's home, they never miss a payment.

## Industry-leading features that give members confidence

Sometimes, things go wrong. Homes or vehicles get damaged and your members need help getting back on track. Our product advantages can help put things right for your members:

- **Replacement cost coverages for homes and new vehicles** help members rebuild at today's cost or repair/replace a new vehicle in case of a total loss<sup>2</sup>
- **Replacement costs for special parts** helps them with repair or replacement of certain parts, regardless of their wear and tear at the time of the accident<sup>3</sup>
- **Safe driving benefit** rewards members with \$50 for every year of claim-free driving for up to five years. Members can use that money to pay for their deductible<sup>4</sup>

## Value-added services for peace of mind

We understand that recovering from a loss can take time. That's why we offer value-added programs — like a new car cash reward,<sup>5</sup> prevention tips, auto repair shops, contractor references and identity protection services — to help your members move forward with confidence. All these money-saving services are provided at no cost to you or your members.

## Service your members can count on

Your members can rely on us for easy, expert service from start to finish.

**Convenient options** — call-center, local agents, online, or mobile app — for your members to buy and manage their coverage. And, since our auto and home program is offered year-round, your members can buy coverage when the time is right for them.

**Professional claims experts are available any time** — 24 hours a day, 7 days a week — to support your members in their time of need.

## Simple and easy for you

Our people, processes and tools make it easy to add auto and home to your benefits program. We provide:

- **Engaging enrollment** with our proven communications strategy. And we take care of it all — including communication costs — so that there's little or no work for you.
- **Seamless, simplified implementation** with a service model built to deliver an efficient, flexible, and streamlined experience across all MetLife products. We focus on making benefits easier so you can focus on the people who make your organization successful.

## Get expert guidance for confident decisions — for your organization and your members.

Contact your MetLife representative today.

1. Savings based on our 2018 countrywide research of new call center customers' annual average savings in 2017. Statistics do not reflect sales of the product sold on MetLife Auto & Home MyDirect®.
2. See policy for restrictions for more details. Not available in all states. Deductible applies.
3. Not available in NC. See policy for restrictions. Deductible applies.
4. Not available in all states. NY drivers must pay a state-required minimum deductible before using this benefit. Benefit can be earned for up to 5 years. Depending on your policy form, the benefit could be up to \$250 or \$500.
5. Includes both eligibles and auto insurance policyholders and their family members. They receive a payment from BonusDrive when they purchase or lease a new vehicle from a participating manufacturer. For qualifications, more details, and a list of participating manufacturers, visit [bonusdrive.com](http://bonusdrive.com)

[metlife.com](http://metlife.com)

Availability of products and features are based on MetLife Auto & Home's guidelines, group size, underwriting and state requirements.

MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its affiliates: Economy Fire & Casualty Company, Economy Premier Assurance Company, Economy Preferred Insurance Company, 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 at 700 Quaker Lane, P.O. Box 350, Warwick, RI 02887. Coverage, rates, discounts, and policy features vary by state and product, and are available in most states to those who qualify. For certain insurance coverage, including MetLife Auto & Home insurance products, an employee does not enroll, but must apply.

