

# Top 10 reasons why MetLife Auto & Home<sup>®</sup> has better auto insurance.



## 1 Premium Discounts

If your household drivers have a clean three- or five-year driving history, we can reward them with **great discounts** (in states where available).

## 2 National Safety Council (NSC) Driver Improvement Course

You can **save up to 10%** on major auto coverages by taking advantage of our online NSC Driver Improvement Course.

## 3 Monetary Credits

You can also **earn monetary credits** to use toward your deductible based on the number of years you're claim free, up to five years. Depending on your policy form, that could be from \$250-\$500.<sup>1</sup>

## 4 Identity Protection Services

If you suspect that your identity may be compromised, Identity Protection Specialists are available at no additional cost to help you **identify problems** and **resolve issues** involving unauthorized use of your name or credit.<sup>2</sup>

## 5 Glass Buy-back Plan

If you have glass coverage with a deductible, we'll waive the deductible with our **glass buy-back plan** so you don't pay a dime for that broken windshield.

## 6 New Car Repair or Replacement

If your new car is totaled in a covered loss within its first year or 15,000 miles, whichever comes first, we will **repair or replace it with a brand-new auto**, and take no depreciation.<sup>3</sup>

## 7 Replacement Cost for Special Parts Coverage

If you damage parts like tires, batteries, steering, or electrical wiring components in a covered accident, we will **replace them with no deduction for depreciation** (deductible applies).<sup>4,5</sup>

Also, if you drive a **hybrid or electric vehicle** and are involved in a covered accident, this coverage will repair or replace the unique electrical wiring, electrical components, or battery damaged in the accident, with no deduction for depreciation, **saving you potentially thousands of dollars in repair bills**.<sup>4,5</sup>

## 8 Rental Car Damage Coverage

This provides **additional protection** under your policy's physical damage coverage if you have an accident with a rental car.<sup>4</sup>

## 9 24/7/365 Claim Service

We never call it a night. We're on call **24 hours a day, 7 days a week, 365 days a year** at our toll-free numbers.

## 10 Coverage for Loss of Luggage and Clothing

Will you be driving your car on your next vacation? Unlike other companies, **we provide up to \$300 for loss of luggage and clothing** if your vehicle is involved in a covered accident.

<sup>1</sup> NY drivers must pay a state-required minimum deductible before using this benefit. <sup>2</sup> Identity Protection Services are not available to auto customers in NC or NH nor with all policy forms. <sup>3</sup> Policy must include Comprehensive Coverage. This does not apply to a substitute auto, an auto you do not own or a vehicle leased under a long-term contract of six months or more. Vehicle must be previously untitled to qualify. See policy for restrictions. A deductible may apply. <sup>4</sup> Subject to deductible. Not available in all states. <sup>5</sup> Not available in North Carolina. Does not apply to theft of tires or batteries, unless the entire vehicle is stolen. Subject to deductible.

In the event of a conflict between these descriptions and your policy, the policy prevails. This policy has exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company.

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Navigating life together