

MetLife Auto & Home®: Your Provider of an At-Work Voluntary Auto and Home Insurance Program

PROGRAM DESCRIPTION

MetLife Auto & Home is the provider of 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, home, landlord's rental dwelling, condo, fire, renters, recreational vehicle, boat, motorcycle and personal excess liability ("umbrella") policies.

BENEFITS

The program gives you access to **special group rates** and **policy discounts**. Here are some of the premium discounts[†]: (Maximum Amount)

- Group Discount: up to 10%
- Years of Service:..... up to 20%
- Youth Superior Driver:..... up to 10%
- Passive Restraint:..... up to 40%
- Driver Improvement Course:..... up to 10%
- Anti-Lock Brakes:..... up to 5%
- Anti-Theft Devices:..... up to 10%

CONVENIENT PAYMENT OPTIONS

You can choose to have your premiums automatically deducted from your paychecks* or bank 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). Plus, most states allow an additional discount when you choose payroll or bank account deduction as your method of payment.** Other payment options are available, including mortgagee billing for home/condo insurance.

FREE PREMIUM QUOTES AND APPLICATION PROCESSING

Since everyone's insurance policies renew at different times during the year, you may apply for group auto and home insurance at any time by calling **1 800 GET-MET 8** (1-800-438-6388).

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 policy(ies) with you when you call. Retirees remain eligible for the group rates.

* For retirees, bank account deduction and direct billing are available.

** Some discounts apply to certain coverages.

† Available in most states to those who qualify.