

Coverage PlusSM



MetLife

Auto Advantage Coverage PlusSM

Replacement Cost for Total Losses¹

In a total loss to a new vehicle, this coverage protects the insured against new vehicle depreciation by providing replacement of the new vehicle (for previously untitled vehicles) within the first year or 15,000 miles from the date of purchase (whichever comes first), subject to the deductible. In other words, if a customer has a total loss with a brand new car, we'll repair or replace it with a brand new car and take no deduction for depreciation.

Enhanced Rental Car Damage Coverage

This coverage protects the insured against coverage gaps between the rental agency's rental agreement and our auto policy's Physical Damage coverage (for loss of use, claim-handling expenses and loss of market value because it is now a "repaired" vehicle), subject to the deductible. (Not all features available in NC.)

Replacement Cost for Special Parts²

In a partial loss, this coverage protects the insured against depreciation in the replacement of damaged parts, which are subject to wear and tear (mechanical, batteries, tires, shocks, electrical). With ever increasing costs, our Special Parts coverage can save customers hundreds of dollars by not assessing depreciation.

MetLife Auto & Home's Coverage Plus reduces coverage gaps so that there are no surprises for your customers.



Questioning for Customer Interest

"If you're in a total loss with your new car, are you familiar with how depreciation (sometimes as much as 25 percent in the first year) affects your collision and comprehensive insurance with most companies?"

"Are you aware of the hidden costs that can occur if you have a total loss with your new car?"

"Are you familiar with the expenses you could be responsible for if you have a loss with your rental car?"

"Did you know that expenses for loss of use, storage, and diminished value are usually not covered on many auto policies? Do you ever rent vehicles for vacation or business purposes?"

¹ Coverage does not apply to leased vehicles, substitute automobiles and non-owned automobiles.

² This coverage does not apply to theft of tires or batteries unless the entire car is stolen. Not available in NC.