

How to Contact Us

For Claim Questions, Concerns, & Information

Contact your primary claim adjuster. If you do not know your adjuster's name, MetLife Auto & Home customer service specialists are available 24/7 at 1-800-854-6011. Please have your claim number or policy number available when you call. You also can view the status of your claim online at www.eSERVICE.metlife.com.

For Questions Related to CARE Shop Repairs

Every day we service our customers, one claim at a time, striving for a service experience to be rivaled by no other company. We know customers have a choice when selecting insurance protection, so caring for you and differentiating our service is a commitment we take very seriously.

If you have any questions about the repairs completed at one of our CARE facilities, you can contact the CARE facility directly, or contact us for assistance at 1-800-854-6011.

For Questions about Your Policy

Call 1-800-854-6011.

Fast, Easy Service—ONLINE!⁴

www.eSERVICE.metlife.com

- Review and pay bills
- Update policy information
- View the status of your claim
- Print ID cards

Need More Information?

Find out how MetLife Auto & Home can provide coverage for other areas of your life, including your home, recreational vehicles, and more. Simply ask your MetLife Auto & Home representative, call 1-800-422-4272 or visit www.metlife.com.

Auto AdvantageSM

Enhanced Rental Car Damage Coverage.²

Your Physical Damage Coverage protects you even while driving a rental car. And if a rental car you drove were damaged, we'd cover the rental agency's costly "loss of use" charges claim, handling expenses, and the decrease in the rental car's market value.

Deductible Savings Benefit^{SM, 5} One of the many advantages of being a MetLife Auto & Home customer is that good driving is rewarded. For every year you drive claim-free, receive a \$50 reward that can be used toward your deductible, up to \$250. You can begin to rebuild this savings beginning the year after your current claim.

Our Customer Service Goal. Our goal is to provide you with an outstanding claim experience. If you have any concerns along the way, please let us know immediately, so we can promptly rectify the issue for you. We want you to be completely satisfied with your auto repair experience.

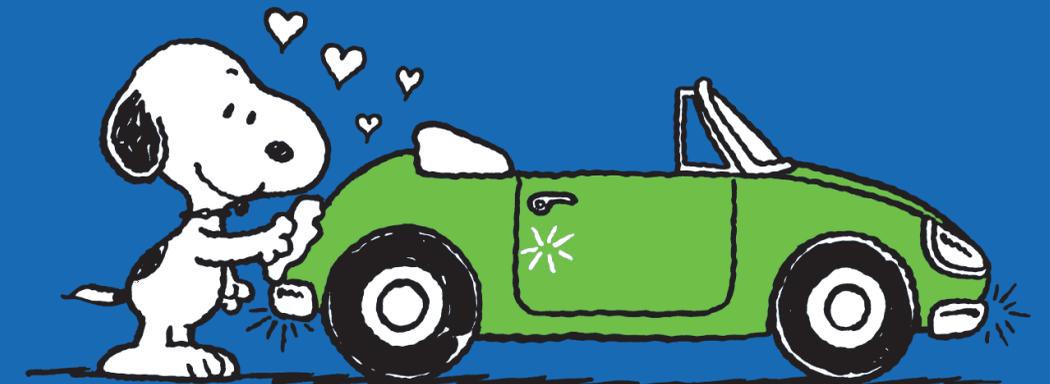
MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its affiliates: Economy Preferred Insurance Company, Metropolitan Casualty Insurance Company, Metropolitan Direct Property and Casualty Insurance Company, Metropolitan General Insurance Company, Metropolitan Group Property and Casualty Insurance Company, and Metropolitan Lloyds Insurance Company of Texas, all with administrative home offices in Warwick, RI. Coverage, rates, and discounts are available in most states to those who qualify.

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MetLife



MetLife Auto & Home Concierge Auto Repair ExperienceSM



MetLife

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Warwick, RI 02887
www.metlife.com

More reasons to relax...with MetLife Auto & Home

MetLife Auto & Home offers a full-service, convenient auto repair experience. For example, we work with Enterprise Rent-A-Car® to provide you access to thousands of rental locations and a variety of car types to fit your needs within the scope of your substitute transportation coverage. Additionally, although the choice of a provider is always yours, MetLife Auto & Home offers you access to thousands of auto repair shops that are part of our CARE network.

When you choose to participate in CARE, you'll get:

Convenience. When you choose a CARE shop, you won't need multiple estimates or to have your damage inspected by a MetLife Auto & Home representative. Plus, with your rental car coverage and our relationship with Enterprise, you'll have concierge rental car service.

Guaranteed Repairs. If you decided to use one of the thousands of CARE shops across the country, parts and workmanship to your vehicle would be guaranteed for as long as you owned the vehicle and no matter where you were, from coast to coast.

Concierge Rental Car. As a MetLife Auto & Home customer with Substitute Transportation Coverage, you can take advantage of concierge rental car service through our relationship with Enterprise Rent-A-Car. This means an Enterprise associate will make arrangements with you to meet you at the CARE facility on a prearranged appointment date, and will provide transportation to the local Enterprise branch where you will pick up your rental vehicle. There is no need to make an appointment for an estimate prior to this appointment date—simply drop off your car and repairs will begin right away. Because the rental car is provided by Enterprise, you can rest assured you'll receive the exceptional service you'd expect from a MetLife Auto & Home service provider.

The Process

Continue Driving Your Car. As long as your car is safely drivable, keep using it. If you chose a CARE shop and concierge rental car service, simply drop your vehicle at the repair shop at the time arranged with your adjuster. If the shop you choose is not a participating CARE shop, other appraisal options are available to you and will be explained to you by your adjuster.

The Decision Is Yours. Finding a good auto-repair technician can be difficult. If you have a relationship with someone you trust, you're still able to use that shop. Keep in mind, we are unable to guarantee the repairs completed at shops outside our CARE network and we are not able to offer our "Drop & Go" concierge service.

Scheduling Repairs. Your MetLife Auto & Home adjuster can schedule an appointment at the CARE shop when you report your claim. If your car is safely drivable and you're using concierge rental car service, simply drop it at the CARE repair shop at the time of your appointment. If you will not be renting through Enterprise Rent-A-Car, simply stop by the CARE shop for an estimate before the scheduled repair date. Because CARE shops have a direct relationship with MetLife Auto & Home, it is not necessary to get multiple estimates or have your damages reviewed by a MetLife Auto & Home representative. This process is handled directly between the shop and MetLife Auto & Home.

Scheduling Your Rental Car. When you report your claim, if you chose a CARE shop, the adjuster will make the rental appointment while making the appointment for your repairs. If you chose another shop, your adjuster will explain the options available to you.

Making Payments. Payment for the covered portion of your claim can be made to the CARE repair shop, with your approval. Deductibles are your portion of the payment. It is your responsibility to make this portion of the payment directly to the repair shop once work is completed.

After repairs are complete

Drive Away with Confidence. Repairs completed by a CARE shop are guaranteed for as long as you own the vehicle, from coast to coast. So, if for any reason you cannot visit the shop that performed the repair work, the guarantee is valid at all other shops in the CARE network.

To receive MetLife Auto & Home-backed repairs, you must choose a participating CARE shop. Other shops may offer their own guarantees, but those are not backed by MetLife Auto & Home.

Coverage PlusSM provides a trio of money-saving features:

New Car Replacement. If your new car were totaled in a covered loss within its first year or 15,000 miles, whichever comes first, we could repair or replace it with a brand-new auto—and we wouldn't charge you for depreciation.¹

Replacement Cost for Special Parts.² Unlike most automobile insurance companies, MetLife Auto & Home will replace certain damaged parts (such as tires, brakes, battery, and shocks), despite their wear-and-tear condition at the time of the accident—with absolutely no depreciation or hassle. This benefit could save you hundreds or thousands of dollars, particularly if you had specialized parts such as a battery for a hybrid vehicle.

Enhanced Rental Car Damage Coverage.³ If the vehicle you were renting was damaged in a covered loss, this coverage would provide additional protection under your policy's physical damage coverage. We would pay the expenses to the rental agency for: 1) the daily loss of rental income because the car was out of service; 2) reasonable fees and charges for storage and other costs the rental company may charge; and 3) loss of market value of the damaged rental car. (Not available in NC.)

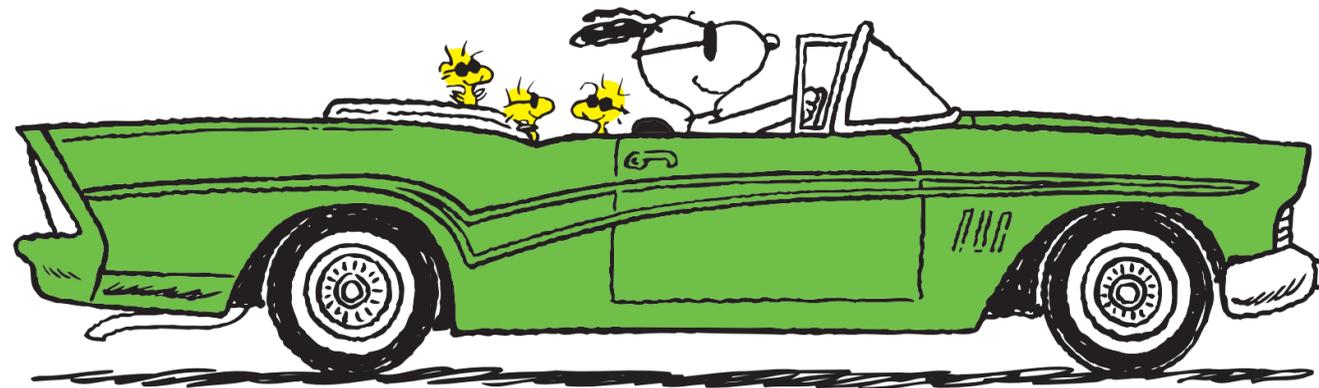
¹ See policy for details and limitations.

² This coverage does not apply to theft of tires or batteries unless the entire vehicle is stolen. A deductible may apply.

³ Substitute, leased, and non-owned vehicles excluded. Deductible applies. Vehicles must be previously untitled to qualify. (Not available in NC.)

⁴ This service may vary by state, employer, or membership association.

⁵ DSB is not available in all states. NY drivers must pay a state-required minimum deductible before using this benefit.



Get back on the road with MetLife Auto & Home Concierge Auto Repair Experience (CARE).

Concierge service is yet another benefit you'd receive as a MetLife Auto & Home customer. Should you ever have an auto claim, you would have the option to use a CARE repair shop and, if you do, your repair work would be guaranteed from coast to coast, for as long as you own your car. Plus, you'd have the convenience of concierge rental car service through Enterprise Rent-A-Car®, with the wide variety of vehicles and trusted service they provide.