

## Products that Prepare You for Life's Unexpected Surprises

With MetLife Auto & Home, you can be confident you're covered for unexpected events. MetLife Auto & Home offers auto, home, boat, personal excess liability, and other insurance products that reduce coverage gaps and prepare you for life's unexpected surprises.

## Recognized Financial Strength

MetLife Auto & Home offers best-in-class products and earned an "A" (Excellent) rating from A.M. Best Company (2014), the insurance industry's leading authoritative analyst.<sup>4</sup> What's more, MetLife Auto & Home was the first U.S. insurer to offer Identity Protection Services<sup>5</sup> to home customers at no additional cost. Our suite of identity protection services is now automatically provided to customers with most of our auto and home policies.

MetLife Auto & Home is a wholly-owned subsidiary of MetLife, Inc. (NYSE: MET). For more than a century, the MetLife enterprise has built a reputation upon fair dealing, integrity and trustworthiness, and offers a full range of financial products and services.

To learn more about how MetLife Auto & Home can provide you with customized, best-in-class products with no surprises, from a financially strong company that keeps its promises, visit our website at [www.metlife.com](http://www.metlife.com), or contact your local representative.



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

For convenient policy, billing, and claim information, access your policy online to:

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

UNCOATED AREA  
3" X 1.25"

## MetLife

**MetLife Auto & Home**  
700 Quaker Lane  
PO Box 350  
Warwick, RI 02887

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 Auto & Home®

# Boat Insurance



## MetLife



First-class coverage  
means smooth  
sailing for you  
and your family!



## Covering Your Boat from Stem to Stern

There's nothing quite like spending a warm, sunny day on the water, enjoying your boat with family and friends, feeling the breeze, and savoring the day. But, with the many pleasures of boating come many potential risks.

MetLife Auto & Home can help you reduce those risks with customized boat coverage designed specifically for your needs.<sup>1</sup>

**Liability Coverage.** This essential protection provides coverage if you or a family member were found legally responsible for bodily injury or property damage arising out of a boating accident. In addition, we'd pay for your legal defense costs, if you were sued.

**Medical Payments Coverage.** If someone were injured on your boat, our coverage pays for reasonable medical expenses, regardless of who is at fault.

**Property Coverage.** As you might expect from MetLife Auto & Home, our boat coverage goes beyond the ordinary. Our boat protection includes:

- ▶ Hull physical damage
- ▶ Boat motors
- ▶ Boat trailers
- ▶ Boating equipment
- ▶ Boating accessories

In addition, you can enhance your coverage with our personal effects option, which covers valuable items you may have on your boat, including clothing, portable radios, fishing equipment, water skis, and more.

## Emergency Services

This protection creates tremendous peace of mind by paying for towing and labor on land or water, as well as for delivery of fuel, oil or a battery,<sup>2</sup> if your boat breaks down on the water.

## Safety and Savings

At MetLife Auto & Home, we want to promote boating safety, as well as provide you with great insurance value. We offer valuable discounts<sup>3</sup> on certain coverages when you take steps to enhance safety.

**Safety Course Discounts.** Earned upon completing U.S. Coast Guard Auxiliary courses or U.S. Power Squadron Safety programs.

**Hurricane Warning Protection.** Pays up to \$250 for expenses incurred to transport your boat to a protected area when the National Weather Service issues a hurricane warning for your boat's mooring location.

**Protective Device Discounts.** Save when your boat is equipped with a depth finder, VHF ship-to-shore radio, radar system, burglar alarm, or other protective devices.

**Coast Guard Certification Discount.** Awarded to boaters who have passed a boat Courtesy Marine Examination (CME) provided by the Coast Guard Auxiliary.

**Diesel Engine Discount.** Available on boats powered by diesel engines.<sup>3</sup>

**Multi-Policy Discount.** You'll save on your boat insurance premium,<sup>3</sup> if you also insure your auto and/or home with us.



## Claim Service You Can Count On

If you had a claim, we'd make it easy for you to get your damages inspected and repairs underway. Our toll-free claim service telephone, 1-800-854-6011, is staffed 24 hours a day, every day of the year. There's always a friendly, caring associate available to walk you through each step of the process. English- and Spanish-speaking claim representatives are available.

24/7/365 Claim Service  
1-800-854-6011

## Charting the Best Course

As all experienced boaters know, you must be prepared whenever you head out on the water. Our trained insurance professionals can help by answering all your insurance questions and customizing a policy to match your specific needs and budget. To get started, simply contact your local MetLife Auto & Home representative.

<sup>1</sup> See policy for limitations. In the event of any conflicts between this brochure and the policy, the policy prevails.

<sup>2</sup> \$250 limit. Higher limit available.

<sup>3</sup> Subject to individual qualification and state availability.

<sup>4</sup> Ranking is based on A.M. Best Company's independent opinion of our financial strength and ability to meet our ongoing insurance policy and contract obligations. It is based on a comprehensive quantitative and qualitative evaluation of our balance sheet strength, operating performance, and business profile. The A rating is the second highest rating among 9 levels.

<sup>5</sup> Identity Protection Services are not available to auto customers in NC or NH nor with all policy forms. Identity Protection Services are available in NC homeowner policies with the optional "Identity Theft Expense and Resolution Plus" endorsement for an additional premium.

