

MetLife Auto & Home®

Driver Improvement Course Discount



MetLife





We're Ready to Hit the Road to Safety and Savings!

Although safer vehicles and highway designs may save lives, even transportation safety engineers can't create safer drivers. Safe drivers are created through a personal commitment to drive responsibly, safely, and defensively. A MetLife Auto & Home-approved Driver Improvement Course will give you the tools you need to make this commitment.

To complete the NSC's driver improvement course, visit nsc.org/metlife. For more information on this program, call 1-800-392-8594.

The cost is only \$21.95. When registering for the course, be sure to have available your policy number, name, date of birth, driver's license number, and a valid email address.

Note: Our driver improvement course discount (DICD) is only available in select states. You can verify if your state allows us to offer you a discount for a self-instructed course by visiting www.nsc.org/metlife.

Other programs offered by National Safety Council may qualify for insurance discounts in other states, however, prices will vary. MetLife Auto & Home also provides discounts for other driver improvement courses, including those offered by National Safety Council, based on state law or standard filing limitations. Some states do require the course to be a longer duration for insurance discounts or to be taught in a classroom setting. Fees may vary and restrictions may apply. Residents of New York and New Jersey should visit ddcncs.org/NJ or ddcncs.org/NY for more information on discount in those states.

Driver Improvement Course Discount

At MetLife Auto & Home, we are driven to do all we can to promote your safety. But we also want to help keep the cost of your auto insurance down.

To achieve this, we have arranged for National Safety Council to offer a driver improvement course exclusively for MetLife Auto & Home policyholders. For your convenience, the course is available online.

Discounts

Successfully completing a MetLife Auto & Home-approved driver improvement course may make you eligible for a discount* on major auto coverages.

When you successfully complete NSC's online driver improvement course test with a score of 80 percent or better, NSC (with your permission) will notify MetLife Auto & Home. In states where we are authorized, we will initiate your auto discount—each year, for three years, on major auto coverages.

Safety

The driver improvement course taken from NSC will help you analyze the choices you make behind the wheel and develop a personal commitment to safe driving behaviors. It can help you save money on your auto coverage and, more importantly, it may help save lives.

* Discount for completing an approved driver improvement course discount is subject to individual qualification and local availability. Courses other than NSC's online course are approved for MetLife Auto & Home's DICD.

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Time-Tested Safe Driving Tips

The driver improvement course offered by National Safety Council will help you learn more about:

- driving attitudes and behaviors
- personal responsibility
- physical, emotional, and mental conditions
- vehicle condition
- occupant protection systems
- the driving environment (light, weather, road)
- sharing the road with other vehicles, pedestrians—and animals!
- impaired, fatigued, and aggressive driving
- distracted driving and mental/cognitive distractions
- the top six most unsafe driving behaviors

Drive Defensively

Each year, more than 36,300 people die and 3.9 million are injured in motor vehicle crashes, according to National Safety Council Injury Facts®. The triple threat of high speeds, impaired or careless driving, and not using occupant restraints threatens every driver—regardless of how careful or skilled.

Driving defensively means not only taking responsibility for yourself and your actions, but also keeping an eye on “the other guy.” NSC suggests the following guidelines to help reduce your risks on the road.

- Don't start the engine without securing each passenger in the car, including children and pets. Safety belts save thousands of lives each year!
- Put your cell phone away! Do not text or talk on the phone while driving.
- Be sure to lock all doors.
- Remember that driving too fast or too slowly can increase the likelihood of collisions.
- If you plan to drink, designate a driver who won't drink. Alcohol is a factor in almost half of all fatal motor vehicle crashes.
- Be alert! If you notice that a car is straddling the center line, weaving, making wide turns, stopping abruptly, or responding slowly to traffic signals, the driver may be impaired by alcohol, drugs or prescriptive substances.
- Avoid an impaired driver by turning right at the nearest corner or exiting at the nearest exit. If it appears that an oncoming car is crossing into your lane, pull over to the roadside, sound the horn and flash your lights.
- Notify the police after seeing a motorist who is driving erratically (be sure you are parked safely before making the call).
- Follow the rules of the road. Don't contest the right-of-way or try to race another car during a merge. Be respectful of other motorists.
- Don't follow too closely. Always use a “three-second following distance” or a “three-second-plus following distance.”

Products that Protect You from Life's Unexpected Surprises

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.

To learn more about how MetLife Auto & Home can help you build your own personal safety net, visit our website at metlife.com or contact your local representative.

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MetLife Auto & Home

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