

One Policy Package | One Bill | One Deductible

GrandProtect®

One Policy Package / One Bill / One Deductible

GrandProtect was developed to satisfy the needs of customers with high value assets and demanding insurance needs. With GrandProtect, the insurance process is simplified because there's just one policy package – and one bill – to cover everything, including:

- Primary and secondary homes, condos, renters, mobile homes, and investment property rented to others
- Automobiles, motorcycles, motor homes, camper trailers, snowmobiles, and other recreational vehicles
- Personal property such as heirlooms, high-value jewelry, collections, art, etc.
- Sailboats, powerboats, and other watercraft
- Excess Liability insurance needs

One Deductible – When more than one property is damaged in the same covered event, you pay only the highest deductible; this means more money in your pocket!

The Distinguishing Benefits of GrandProtect Home

Limits virtually uncapped for all damaged property on covered losses.

How's this possible? The combination of a Blanket Property Limit, with our Coverage A Plus¹ program, exclusive to GrandProtect.

- **Blanket Property Limit** – Instead of having individual property limits for your dwelling, detached structures, and personal property on your policy, those limits are

combined together to provide a blanket limit over all property. It's a single limit, to use where it's needed.

- **Coverage A Plus** – A special benefit to MetLife Auto & Home customers, our uncapped dwelling feature will pay the full cost of repair or replacement² without deduction for depreciation, even if that cost exceeds the amount shown on the Declarations Page, subject to the policy deductible.
- **Replacement Cost on Contents** – We automatically include the full cost of repair³ or replacement without deduction for depreciation, less the applicable deductible. Optional Scheduled Personal Property and Extended Coverage are available for collectibles, souvenirs, jewelry, watches, etc.
- **Backup of Sewer, Drain, or Sump Pump** – GrandProtect automatically includes \$10,000 in coverage for damage caused by or resulting from water backed up through sewers, drains, or sump pumps.
- **Tool Replacement** – Replacement for your tools up to blanket property limits. Protection for your tools with no worries.
- **Ordinance/Law** – With GrandProtect you are covered up to Blanket Property Limits for reconstruction expenses caused by changes to city building codes or ordinances since your home's original construction.

Identity Protection Services plus reimbursement⁴ –

Protection against identity theft situations such as credit card or medical identity theft. Expense reimbursement up to \$25,000. Credit card protection up to \$10,000.



The Distinguishing Benefits of GrandProtect Auto

When your new car is totaled in the first year or 15,000 miles, whichever comes first, we repair or replace it with a new one. And special parts are covered for their replacement cost, not their depreciated value.

What's that mean? A GrandProtect policy insures your vehicles and their parts are completely covered.

- **Replacement Cost for Total Losses** – If a new car is totaled in the first year or 15,000 miles, whichever comes first, we will repair or replace it with a new one.⁵
- **Replacement Cost for All Damaged Auto Parts** – There is no deduction for depreciation of parts damaged in a covered loss. Parts such as tires, batteries, and shocks are replaced at current cost, not their “wear-and-tear” value.⁶
- **Enhanced Rental Car Damage Coverage** – 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-subject to deductible.⁶
- **Deductible Savings Benefit** – A \$50 credit that may be used toward the deductible, up to a maximum of \$250, for every claim-free year.⁷
- **Glass Coverage** – In addition to a waived deductible for windshield chip repair, full auto glass coverage can be added to the GrandProtect policy, which eliminates a separate glass deductible.
- **Substitute Transportation** – Your policy automatically provides for temporary rental of a vehicle while yours is being repaired in a covered loss.⁸

Need additional asset protection? Consider a Personal Excess Liability policy as part of your GrandProtect coverage.

PELP – Personal Excess Liability Coverage

- **Peace of mind** – Provides coverage that helps bridge the gap between the amount of any legal judgment against you and the liability coverage of your existing policies. This means added protection for your personal assets.
- **Personal Injury Coverage** – Coverage for claims such as defamation of character, libel, slander, and false arrest.
- **Other Benefits:**
 - 1st class professional legal representation
 - Payment for court costs
 - Help paying your legal defense costs
 - Payments for lost wages of up to \$100 per day (\$5,000 maximum), if MetLife Auto & Home asks you to appear at a hearing or testify in court
 - Interest on unpaid judgments
 - Payments for premiums on appeal bonds
 - Payments for reasonable expenses incurred by you at MetLife Auto & Home's request

1 Not available in all states. Coverage is subject to requirements listed in policy. See policy for coverage availability and restrictions. 2 We provide the full cost to repair or rebuild the insured's home without depreciation in the event of a covered loss, even if that cost exceeds the amount for which the home is insured, subject to a deductible. 3 We would pay the cost of repair or replacement for most kinds of household contents, less the applicable deductible, without deduction for depreciation. 4 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. 5 Subject to state availability. Deductible may apply. This does not apply to a substitute auto, an auto you do not own, or a vehicle leased under a long-term contract of six months or more. Vehicle must be previously untitled to qualify. Policy must include Comprehensive Coverage. 6 Policy must include Comprehensive Coverage. This does not apply to a substitute auto, an auto you do not own, or a vehicle leased under a long-term contract of six months or more. Vehicle must be previously untitled to qualify. See policy for restrictions. A deductible may apply. Not available in all states. 7 Deductible Savings Benefit is not available in all states or programs. In New York State, drivers must pay a state-required minimum deductible before using this benefit. 8 Policy must include Comprehensive Coverage.



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.

MPL 4990-000(0614)
L0614379375(exp0517)(xCA,MA, NC)
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