MetLife Auto & Home®

Comparison Guide

Condominium Insurance

MetLife®

GrandProtect®

One Solution For All Your Coverage Needs

Auto • Home • Landlord's Rental • RVs • Boat • Personal Excess Liability

One Provider | *One* Policy Package | *One* Bill | *One* Deductible

GrandProtect®

Unparalleled Protection

Uncommon protection, maximum peace of mind

You've worked hard to get where you are today. As a result, you may have complex personal insurance needs — and you may also desire the superior protection, service and convenience that our GrandProtect policy package provides. Your MetLife Auto & Home representative can explain the coverages, value, custom features and extra advantages of GrandProtect, offered exclusively by MetLife Auto & Home. Once you have the facts, you can decide whether it's the right solution for your unique insurance needs.

The Total Advantage:

- **One** Provider
- **One** Agent
- **One** Policy Package
- **One** Deductible
- **One** Renewal Date
- **One** Bill

GrandProtect Condominium Advantages:

- Replacement Cost on Contents Coverage
- Coverage on Improvements Made To Your Unit
- Loss Assessment Coverage
- Blanket Property Limit
- Identity Protection Services *plus expense reimbursement*
- Personal Liability Protection

GrandProtect Auto Advantages:

- Worldwide Liability Coverage
- Rewards for Claim-Free Drivers
- Replacement Cost for Total Losses
- No Depreciation for Parts
- Enhanced Rental Car Damage Coverage

Other Notable Advantages:

- Superior Customer and Claim Service
- Increased Personal Excess Liability Limits
- Excess Uninsured/Underinsured Motorist Coverage
- Special Recreational Vehicle Coverages
- Special Valuables Coverage

SIMPLIFY

Condominium Insurance Coverage

Comparison Worksheet

We invite you to compare GrandProtect with your current condominium insurance policy. See how this innovative policy package delivers where most other insurance policies do not.

Coverage Feature	GrandProtect Condominium	Your Current Condominium Insurance Coverage
Comprehensive Perils	Included	
Replacement Cost on Contents	Included	
Blanket Property Limit	Location Level Property Limit	
Business Property[1]	• On Premises: $2,500 • Off Premises: $500	
Computers	• Personal Use: No Sublimit • Business Use: $5,000	
Identity Protection Services	Included at No Extra Cost	
Identity Theft Expense Reimbursement	$25,000 Included for Expenses	
Theft of Jewelry, Watches and Furs[1]	$5,000 Per Category	
Lock Replacement	Reasonable Expenses When Key is Stolen	
Loss Assessment[1]	$10,000 with $250 Deductible	
Loss of Use	• Additional Living Expense: Actual Amount of Loss • Loss of Rental Income: Sustained Up to Two Years	
Memorabilia[1]	$10,000	
Ordinance or Law Coverage	Included in Blanket Property Limit	
Silverware	$10,000	
Sewer, Sump Pump and Drain Back Up Coverage[1]	$10,000 Included, $1,000 Deductible for a back up loss only	
Newly Acquired Watercraft and Equipment	$25,000, No Deductible	
Rented Watercraft	• Bodily Injury/Property Damage Liability: Included • Damage to Rented Watercraft: Up to $25,000, No Deductible	
Personal Injury Liability	Included	

[1] Higher optional limits available.

Special Coverage Feature	Special Benefit
Auto Insurance	
Deductible Savings Benefit (DSB)	$50 credit toward collision or comprehensive deductible for each claim-free year, up to $250[1].
Replacement Cost for Total Losses	Replacement cost coverage for a new vehicle if it is totaled in a covered loss[2], with no deduction for depreciation.
Replacement Cost for All Damaged Parts	Replacement cost coverage for a vehicle's parts, if they are damaged in a covered loss[3].
Enhanced Rental Vehicle Coverage	Coverage for loss of use, diminished value, and reasonable fees legally obligated to pay for damage to a commercially rented auto, motor home, recreational vehicle or motorcycle[3].
Worldwide Liability, Medical Payments and Physical Damage	Extensive coverage for international travel when renting a car. Insured should check with travel agent or rental car company to determine the country's insurance requirements. Some countries, such as Mexico, do not accept insurance from any other country.

[1] DSB is not available in all states or programs. In New York State, drivers must pay a state-required minimum deductible before using this benefit.
[2] 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. Subject to deductible.
[3] Subject to deductible. This coverage is required of all auto insurers in TX.

Special Services	
Driver Safety and Teen Driver Safety Programs	Access to valuable teen and adult driver safety programs, as well as money-saving discounts[4].
Guaranteed Auto Repair Program	Use of a recommended repair shop gives you a lifetime guarantee on parts and labor.
Identity Protection Services	Available as part of most auto and home policies to cover fraudulent use of identity[5]. One-on-one guidance in resolving the theft, as well as assistance in filing the correct paperwork.
Document Replacement Assistance	Replaces documentation lost or stolen due to natural disaster or fire.

[4] Not available in all states.
[5] 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.

Special Valuables	
Valuable Items Blanket Coverage	**Optional** coverage available up to $15,000. Provides a per item limit of $5,000.

Motor Homes[6], Camper Trailers, Motorcycles[6], Snowmobiles and Other Recreational Vehicles	
Liability Coverage	Coverage up to chosen limits in the event another party is injured in an accident.
Medical Expense Coverage	Coverage up to chosen limits in the event someone in the vehicle is injured in an accident.
Uninsured/Underinsured Motorist	**Optional** coverage in the event the insured is involved in an accident with an underinsured/uninsured motorist.
Collision Coverage	**Optional** coverage in the event the insured's vehicle is involved in an accident with another party.
Comprehensive Coverage	**Optional** coverage in the event the insured's vehicle is stolen or damaged.

[6] MetLife Auto & Home can also offer coverage for motor homes and motorcycles as part of our auto policy.

Boat Insurance	
Liability Coverage	Coverage up to chosen limits in the event another party is injured in an accident.
Medical Expense Coverage	Coverage up to chosen limits in the event someone in the boat is injured in an accident.
Uninsured/Underinsured Boaters Coverage	**Optional** coverage in the event the insured is involved in an accident with an uninsured/underinsured boater.
Property Coverage	Coverage is provided for damage to the covered boat and equipment.
Emergency Services	Coverage up to chosen limits in the event of an accident.
Marine Salvage Operations	Coverage up to 25% of the property damage limit for marine salvage of covered property.
Hurricane Warning Protection	Up to $250 for expenses to haul the boat out of the water to a protected area after official notice of a hurricane warning.

Personal Excess Liability Policy (PELP)	
Extensive Coverage	Added protection if you are held liable in situations, such as, when someone is injured on your property; in an accident involving your auto, boat, recreational vehicle or snowmobile; in a skiing or bicycling accident; or in a hunting or fishing accident. Coverage also extends to cover defamation of character, libel, slander and false arrest.
Legal Defense Costs	Coverage for financial costs associated with lawsuits. MetLife Auto & Home will pay defense costs, lost wages, interest on unpaid judgments, premiums on appeal bonds and reasonable expenses incurred at our request.
Excess Uninsured/Underinsured Motorist Coverage	**Optional** excess coverage is available for those who wish to have additional protection in the event they are involved in an accident with an uninsured or underinsured motorist.

This information, although a reasonable description of the coverages and services provided or available, does not constitute part of the policy or binder and shall not be construed to replace any provision of the policy itself. In the event of any conflict between the policy and this information, the provisions of the policy shall prevail. It is therefore important that you read your policy carefully for complete details.

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