

Insurance Protection for Older Homes

MetLife





*Sometimes, it just makes more sense
to restore portions of your home
using new materials.*

Should it be rebuilt “exactly like it used to be”—even if it costs more?

Your older home is unique. And MetLife Auto & Home understands what’s involved in rebuilding older homes. That’s why we offer you a choice when it comes to your insurance protection.

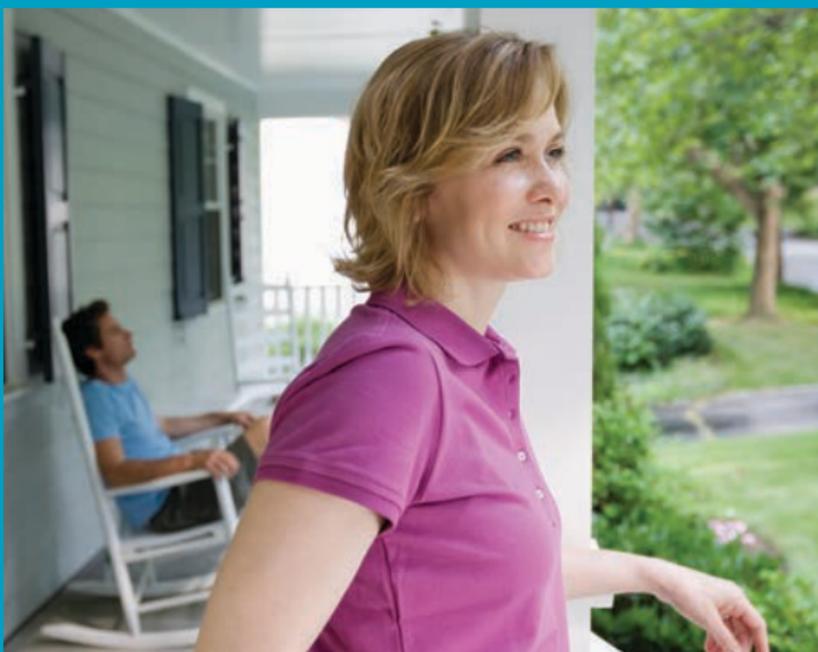
As you may know, the cost to repair or rebuild an older home can be significantly more, due to custom-made or obsolete building materials and other special features. As an alternative to the high cost of older home replacement, MetLife Auto & Home offers you a Functional Replacement Cost Homeowners policy for homes built before 1940.

Full Protection That *Costs Less*

With Functional Replacement Cost, you can be sure your old home is fully protected—with complete coverage for your home and possessions, as well as liability protection. But since Functional Replacement Cost covers the cost to rebuild your home **with commonly used construction materials and methods** rather than the exact type used when it was originally built, **it costs you less.**

If it’s important for you to replace your home with the exact features you had before loss, your MetLife Auto & Home representative will be happy to discuss our many other homeowners policy products. Then you decide what’s best for you.

You’ve put a lot of love into your older home—it only makes sense to protect it with the right level and type of coverage.



Should it be rebuilt exactly the same? Your MetLife Auto & Home representative can help you decide.



Not all homeowners policies are created equal—especially when it comes to an older home

If you own an older home, it's important to know the difference between a typical homeowner's policy and MetLife Auto & Home's Functional Replacement Cost Homeowners Policy.¹ Compare the two and determine whether your home should be rebuilt exactly the same as it is today (see reverse for more information). Then you decide.

Typical Homeowners Insurance	MetLife Auto & Home's Functional Replacement Cost Homeowners Policy
Replacement value determined using like kind and quality building materials, for example:	Replacement value determined with commonly used building materials, for example:
Pre-loss: handcrafted interior/exterior doors Replace with: handcrafted interior/exterior doors	Pre-loss: handcrafted interior/exterior doors Replace with: modern doors
Pre-loss: three-coat, wood-lathe plaster walls Replace with: three-coat, wood-lathe plaster walls	Pre-loss: three-coat, wood-lathe plaster walls Replace with: contemporary drywall, plaster-board construction
Pre-loss: Ornate hand milled crown moldings Replace with: Ornate hand milled crown moldings	Pre-loss: Ornate hand milled crown moldings Replace with: prefabricated moldings
<ul style="list-style-type: none"> ■ Price reflects exact (like) replacement ■ Liability Coverage ■ Identity Protection ■ Additional coverages available 	<ul style="list-style-type: none"> ■ Price reflects commonly used materials ■ Liability Coverage ■ Identity Protection ■ Additional coverages available

Keep out-of-pocket costs low

If you have a loss, replacing some features of an older home can be extremely expensive—but typical homeowners insurance policies don't give you a choice. The result can be unexpected and costly out-of-pocket expenses.

To help you avoid additional premium costs every year and substantial out-of-pocket costs in the unfortunate event of having to rebuild your home, consider Functional Replacement Cost Homeowners insurance. Your MetLife Auto & Home representative will work with you to explain your many options and offer recommendations.

With Functional Replacement Cost Homeowners, you choose the coverages that best meet your needs, such as:

- **Building Code Upgrades Protection.²** Provided by our Ordinance or Law Coverage, this provides the insurance to meet building codes that may have changed since the house was originally built, up to the coverage amount purchased. This may apply especially to plumbing and wiring, both of which are strictly regulated by building codes. This coverage also applies to the cost of tearing down the undamaged portion of your home, which your community may impose by law.
- **Replacement Cost on Contents Coverage.²** In the event of a covered loss, this enables you to replace damaged personal property items with new ones, as opposed to getting the current actual cash value. In other words, there's no deduction for depreciation.
- **Scheduled Personal Property.²** To give you maximum flexibility, we can customize coverages to protect your personal property anywhere in the world and in most loss situations. Best of all, there is no deductible.
- **Water Backup Coverage.** Water Back Up of Sewer, Drain and Sump Pump Coverage² protects your house, possessions and financial security should your sump pump fail and/or water backup occur.

¹ Functional Replacement Cost not available in CT, FL, LA, NC.

² Please see your policy for restrictions.

³ MetLife Auto & Home participates in the National Flood Insurance Program, managed by the federal government.

⁴ Identity Protection Services are not available on auto policies in NC and NH nor with all policy forms. Services are available on NC home policies for an additional premium charge.

- **Flood.** Even minor flooding could result in significant loss, but nearly all homeowners policies exclude water damage due to flooding. To guard against the unpredictable destruction brought on by Mother Nature, consider purchasing a separate flood insurance policy³ through our representative.

Homeowners discounts

You can save even more with one—or all—of these policy discounts. Your MetLife Auto & Home representative will help you determine which discounts you may qualify for, including:

Claim-Free. Save when you don't have any losses with us. (Details vary by state.)

Multi-Policy. Choose us for your homeowners and auto coverage, and you'll be rewarded with our "Home Policy Plus" discount.

Protective Devices. Your home is worthy of every safeguard you can take. Install safety and security devices in your home and you could secure significant savings.

Home repairs you can depend on

We pay for all of the necessary repairs covered by your policy. But when you choose licensed and credentialed contractors from our Contractor Referral Network, the work is done to your satisfaction and includes a two-year warranty.

We make sure there are never any surprises, with Identity Protection Services⁴—entirely at our expense

Helping to protect your identity is one more way we deliver on our pledge to make your life safer. If you suspect your personal information has been compromised or stolen, our representatives will immediately connect you to an experienced fraud specialist, who will help restore, replace or protect that information. They can also answer any questions

you have about protecting your identity, even if you are not a victim of identity theft.

- Resolve account takeover or identity theft
- Assistance placing a fraud alert on your credit report when you suspect you may be a victim of fraudulent activity
- Replace identification and documentation needed to rebuild your life
- Clear up the damage and stop collection agencies claims resulting from fraudulent insurance claims and bogus medical services
- Resolve issues such as stolen passports 24 hours a day, wherever you are in the world
- Lock out identity thieves when a loved one has passed away
- Get assistance with death certificates, credit file reviews and credit bureau notifications
- Stay protected from tax-related fraud with services for detection, communications with the IRS and identity verification

Identity Protection Services can also be used to protect a child's identity or during important life events such as marriage, serving in the military or moving.

To learn more about this beneficial service, visit us at www.metlife.com/identitytheft or ask your MetLife Auto & Home representative.

MetLife Auto & Home's goal is to eliminate coverage gaps so you're never surprised. We even help prevent the potential misuse of your personal information. Now that's peace of mind.



Fast, Easy Service—ONLINE!*

www.eSERVICE.metlife.com

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

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

To learn more, visit www.metlife.com or contact your MetLife Auto & Home representative.

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