

Landlord's Rental Dwelling Insurance

MetLife



More Than a Policy, It's a Promise

Our goal is to protect you from life's unexpected events. That's why every MetLife Auto & Home representative goes the extra distance to help you understand your coverage options—for your auto, home, boat, personal excess liability, protection, and more—and to reduce coverage gaps that too often exist between policies. Then you decide.

We'll Be Here When You Need Us

MetLife Auto & Home offers best-in-class products and earned an "A" (Excellent) rating² from A.M. Best (2014), the insurance industry's leading authoritative analyst.

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

² 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.

For more than 42 years, families have depended on MetLife Auto & Home for its full range of products and services—and for its integrity and trustworthiness.



Landlord's Rental Dwelling Policy— It's Always There, Even When You're Not

As rewarding as owning rental property can be, it can also be stressful. That's where MetLife Auto & Home can help. Our Landlord's Rental Dwelling Policy¹ helps eliminate coverage gaps and potentially costly surprises by providing essential property and liability coverage. And that means a little less stress in your life.

Property Coverage. If you own rentals built for one to four families, you'll appreciate the valuable protection MetLife Auto & Home provides for:

- **Your rental dwelling**
- **Other private structures on the property, such as a garage or shed**
- **Your personal property.** This unique provision covers personal property you own (such as tools, appliances or furniture) that is stored or used by you or your tenants while on the premises. This coverage even includes items that are out for repair or servicing.

Loss of Rental Income. If a covered loss rendered your rental property untenable, we'd pay for your loss of rental income during the repair or rebuilding period up to the available coverage limit of 25 percent of the dwelling's Coverage A amount.

Liability Coverage. One of the biggest risks landlords face is liability for losses that occur on their rental property. Our Landlord's Rental Dwelling Policy can ease your mind by providing:

- **Personal Liability.** You'll receive \$100,000 of coverage (or more if you choose) for bodily injury and/or property damage to others for which the law holds you responsible. We will defend you and cover the full and legal defense costs arising from the use of your rental property.
- **Medical Payments to Others.** If someone is hurt on your rental property, your Landlord's Rental Dwelling Policy will pay up to \$1,000 (or more if you choose) for medical costs.

In addition, we offer:

- **Personal Injury Coverage.** This option protects you as a landlord from lawsuits alleging wrongful entry, wrongful eviction, and invasion of the right of private occupancy.

Eliminate Gaps & Costly Surprises

If you ever have a claim on your rental property, we want to be sure you're never caught off guard by costly gaps in your insurance coverages. That's why your MetLife Auto & Home representative will take the time to fully explain your coverage options. Then you decide what makes the most sense for you.

Eliminate Out-of-Pocket Costs. In addition to our basic policy, we offer two innovative options that protect you from incurring out-of-pocket costs should you ever have to rebuild your investment property as a result of a covered loss:

- **Extended Limits Coverage.** We safeguard you against unexpected increases in building and repair costs, protecting you if the dwelling's replacement cost exceeds the policy's Coverage A limit. If the amount of insurance selected for the dwelling prior to the loss turns out to not have been enough, Extended Limits Coverage provides 25 percent more insurance to cover the extra need.
- **Coverage A PlusSM.** This provides maximum protection to cover the cost to rebuild or repair your investment property if it were destroyed, even if that cost were more than the amount shown for Coverage A on your policy. There is no limit to the amount over the policy amount (except in a few states, such as FL). Deductible applies.

Coverage for Condominiums

If you own and rent out condominium property, your MetLife Auto & Home representative can help you determine the coverages that make the best sense for your situation. Nearly all the coverage features included in the Landlord's Rental Dwelling Policy are available for condominiums, too.



You can't control whether your renter slips and falls, or worse. But you can be fully protected.

Service You Can Trust

24/7/365 Claim Service

1-800-854-6011 Year after year, customer by customer, MetLife Auto & Home ranks as a leader in prompt, caring, and professional claims services. Our claim representatives stand ready to demonstrate our commitment to serving you with excellence—anytime, day or night.

Access Your Policy, Billing, and Claim Information Online
www.eService.metlife.com

Home Repairs with Peace of

Mind. Following a covered loss, when you choose licensed contractors from our Contractor Referral Network you get a two-year warranty on the service provided. Ask your claim representative about reputable, licensed service providers in your area.

¹ Landlord's Rental Dwelling Policy not available in DC or FL.



English- and Spanish-speaking claim representatives are available whenever it's most convenient for you, day or night.

For many rental types, MetLife Auto & Home offers landlord's protection against unexpected and often expensive surprises.



Fast, Easy Service—ONLINE!*

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

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

In the event of a conflict between the coverage descriptions herein and the policy itself, the terms and conditions of the policy prevail. This policy has exclusions, limitations, reductions of benefits, terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company.

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Policy language prevails over descriptions herein. This policy has exclusions, limitations, reductions of benefits, terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company.

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