

Reasons to Call Your Representative Now

When it comes to protecting your assets from a potential liability claim against you, your MetLife Auto & Home representative will work with you to determine if you need a Personal Excess Liability Policy (PELP) and to identify the right level of coverage. You may need PELP protection if just one of the following is true.

Do you:

- Own your home?
- Own an auto, boat, motorcycle, snowmobile, jet ski, or other recreational vehicle?
- Travel frequently?
- Have teenage drivers in your family?
- Entertain frequently in your home?
- Live in a high-valued home?
- Drive an expensive vehicle?
- Have space in your home that is utilized as an office?

Don't wait until it's too late. Get the facts you need to make an informed decision about your insurance products and liability protection. Visit metlife.com or call your local representative today.



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.

MetLife

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MetLife Auto & Home®

Personal Excess Liability Policy

MetLife





In an age when lawsuits are commonplace, a Personal Excess Liability Policy (PELP) will help you rest easy, knowing that your assets are protected.

If you're faced with a million-dollar lawsuit ...

Your current liability protection may not be enough—especially if there are serious injuries or deaths due to an accident involving your property, auto, boat, recreational vehicle, or snowmobile. Most basic home and auto policies provide just \$300,000 or less in liability protection. In a time when lawsuits abound, without excess liability coverage, everything you own—even your income—could be at risk.

Protect your assets. Here's how: When you purchase a Personal Excess Liability Policy (PELP) from MetLife Auto & Home, you can rest easy—because you've helped bridge the gap between the liability coverage of your home and auto policies and a judgment or settlement against you.

You'll also be covered in the event of other non-business liability claims,¹ such as:

- Defamation of character
- Slander
- Libel
- False arrest

¹ Non-business related. A \$500 deductible applies to a covered claim where underlying coverage is not required (a \$1,000 deductible applies in Texas).

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.

Should you or a covered family member be sued, your basic auto or homeowner coverage will provide the first amount of coverage up to its limit. Then your PELP coverage will kick in. For example, if you are found liable in a million-dollar lawsuit, you could have:

\$300,000 of auto or homeowner liability coverage (a standard amount for underlying policies)

\$1,000,000 of personal excess liability protection coverage (or more, if you choose)

= \$1,300,000 of total liability protection

Get peace of mind ... for as little as \$200 per year.

A \$1 million MetLife Auto & Home Personal Excess Liability Policy can cost just pennies a day. Talk with your representative about how much liability protection you need. You can choose a coverage level ranging from \$500,000 to \$5 million (\$9 million in some states). Then enjoy peace of mind knowing that your assets are protected.

Safeguard your hard-earned assets today!

Learn more about how MetLife Auto & Home can help. Visit www.metlife.com or contact your local representative for more information.



If someone is ever negatively impacted by you or your property—whether you're behind the wheel or in your own backyard—there's potential for a liability lawsuit.

No surprises with MetLife Auto & Home

Personal Excess Liability Protection from MetLife Auto & Home provides liability coverage over and above existing auto and home policies. It covers:

- **Non-business liability claims not covered by other policies, such as defamation of character, libel, slander, and false arrest**
- **Court and legal defense costs**
- **Lost wages (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**
- **Premiums on appeal bonds**
- **Reasonable expenses incurred by MetLife Auto & Home**
- **Reasonable expenses incurred by you at MetLife Auto & Home's request**

Because MetLife Auto & Home is "A" rated,² you know we'll be here when you need us. What's more, we go above and beyond to eliminate gaps and surprises in your insurance coverage.

MetLife Auto & Home is a wholly-owned subsidiary of MetLife, Inc. (NYSE:MET).



Enjoy life to its fullest—and avoid surprises from gaps in your policies' liability coverage.