

Recreational Vehicle Insurance



MetLife





Enjoy Your Next Adventure, without Worry about Scratches, Dents, Dings, and More

Camping. Motorcycling. Boating. Snowmobiling. Whatever your favorite pastime, if it involves recreational vehicles, count on MetLife Auto & Home to provide coverage that helps eliminate unexpected—and often costly—gaps and surprises. It's coverage that lets you enjoy every adventure while knowing your assets are protected.

Talk with your MetLife Auto & Home representative to understand the types of coverage available. Then choose the protection that best matches your needs and how you use your RV:

- ☑ **Liability Coverage.** If you or a family member are ever found legally responsible for a bodily injury or property damage claim arising out of an accident involving your motor home, camper trailer, motorcycle, snowmobile, or other recreational vehicle, rest assured that your accumulated assets are protected.
- ☑ **Medical Payments Coverage.** You also can choose coverage for injuries that you, your family members, or your passengers may receive in an accident.
- ☑ **Uninsured/Underinsured Motorists (UM/UIM) Coverage.**¹ If you are involved in an accident with an uninsured or under-insured driver, rest easy knowing that your MetLife Auto & Home policy provides the coverage you need.
- ☑ **Physical Damage Coverage.** With this protection, your policy will cover damages that can stem from being outdoors, from colliding with tree branches or being struck by falling objects, to fire, theft, vandalism, and more. This coverage extends to your recreational vehicle accessories, too, with coverage for items such as special handlebars, sidecars, and motor home contents.

Save—With Policy Discounts

Not only is our Recreational Vehicle Policy competitively priced, but it also offers discounts¹ that could create significant savings for you. Ask your MetLife Auto & Home representative if you qualify for any of our savings programs, including our multi-recreational vehicle discount.

More Benefits Mean No Surprises

Our goal is to provide end-to-end protection, eliminating gaps in your insurance coverage. If you have an accident involving your motor home, camper trailer, motorcycle, snowmobile, or other recreational vehicle, you will appreciate having coverage for:

- **Guest Passenger Liability Coverage** at no additional charge
- **Sunny Day Coverage** for the occasional use of any type of recreational vehicle during the off-season
- **Replacement Cost Coverage** for special parts such as tires, brakes, battery, and shocks, with no deduction for depreciation²
- **Legal defense costs** if you are ever sued
- **Emergency first aid costs**
- **Interest on judgments** while under appeal

In addition, if you ever attend a hearing or trial at our request, we will reimburse you up to \$250 per day for lost wages.

¹ Subject to individual qualification and local availability.

² See policy for restrictions. A deductible may apply. Does not apply to leased, substitute, or non-owned automobiles. This coverage does not apply to theft of tires or batteries unless the entire vehicle is stolen. Not available in all states.

Valuable Optional Trailer Coverage

MetLife Auto & Home also offers the same broad physical damage coverage to protect any trailers you own and use to transport your motorcycle, snowmobile, or other recreational vehicle. Ask your MetLife Auto & Home representative for details.

Have a Claim?

We're here, 24 hours a day

1-800-854-6011



Call us any time of day or night—from anywhere in the country—when you have a claim or need to discuss an important matter. You'll immediately be connected with one of our caring claim representatives whose main goal is to provide easy, no-hassle service to you.



Protection that's as strong as MetLife

For more than 140 years, families have counted on MetLife for end-to-end coverage and products that protect their life, income, auto, home, and retirement. MetLife Auto & Home was the first insurer to offer Identity Theft Resolution Service to homeowner customers at no additional cost, something we now automatically provide with most of our auto and home policies. And because MetLife Auto & Home is part of the MetLife family of companies, you can trust that we'll be here to help whenever you need us.

To learn how MetLife can help protect you against insurance gaps and surprises, contact your MetLife Auto & Home representative or visit our website at www.metlife.com. We'll work to understand your specific insurance needs and offer the best possible solutions. Then you decide—choose the coverages that are best for your lifestyle and circumstances.

Rated "A" (excellent) by A.M. Best Company,³ the insurance industry's leading ratings provider, MetLife Auto & Home is a wholly owned subsidiary of MetLife, Inc. (NYSE:MET).



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³ 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.

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