

You've worked hard. You've earned your success. As a result, it's likely you have many items that need insurance protection. One or more homes, a couple of cars, maybe a boat, a motorcycle, perhaps an RV. As your assets grow in complexity, so do the financial plans to protect them. Wouldn't it be great to have a comprehensive insurance plan that manages all your insurance needs, while minimizing gaps in coverage?

Welcome to GrandProtect, exclusively from MetLife Auto & Home. One policy package and one bill that takes care of virtually all your insurance protection needs—customized and delivered with the same dedicated service that MetLife and its affiliates have provided customers for 136 years. With GrandProtect, your insurance protection is simplified, backed by MetLife Auto & Home, a company committed to treating its customers with courtesy, integrity, and trustworthiness.

Please discuss your unique needs with your MetLife Auto & Home representative and see how GrandProtect can bring you the convenient and thorough protection you deserve.

Financial Strength and Security

MetLife Auto & Home offers best-in-class products and earned an "A" (Excellent) rating from A.M. Best (2007), the insurance industry's leading authoritative analyst. What's more, MetLife Auto & Home was the first insurer to offer Identity Theft Resolution Service to home customers at no additional cost. This valuable service is now automatically provided with most of our auto and home policies.

MetLife Auto & Home is a wholly-owned subsidiary of MetLife, Inc. (NYSE: MET). For more than a century, the MetLife enterprise has built a reputation upon fair dealing, integrity, and trustworthiness, and offers a full range of financial products and services.

Contact Us Today

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

Guarantees for the if in life.™

Guarantees are subject to product terms, exclusions, and limitations and the insurer's claims-paying ability and financial strength.

MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its affiliates: Metropolitan Casualty Insurance Company, Metropolitan Direct Property and Casualty Insurance Company, Metropolitan General Insurance Company, Metropolitan Group Property and Casualty Insurance Company, and Metropolitan Lloyds Insurance Company of Texas, all with administrative home offices in Warwick, RI. Coverage, rates, and discounts are available in most states to those who qualify. See policy for restrictions.



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MetLife Auto & Home®



MetLife®

GrandProtect®

One Solution For All
Your Protection Needs

The GrandProtect Difference

We developed GrandProtect to satisfy the unique needs of customers with high value assets and demanding insurance requirements. We invite you to compare GrandProtect with your current policy. See for yourself how this innovative policy package delivers unique value and dedicated service not commonly found in other insurance policies.

Coverage/Policy Feature	GrandProtect	Your Current Policy
Excellent Claim Service	✓	
One Policy Package to Protect All Your Assets	✓	
One Bill	✓	
One Deductible	✓	
Replacement Cost for Total Losses	✓	
Identity Theft Resolution Service plus reimbursement	✓	
Identification Recovery	✓	
Worldwide Auto Liability Coverage	✓	
Blanket Property Limit	✓	
A Trusted and Stable Financial Partner	✓	

One Company | One Policy Package | One Bill | One Deductible

GrandProtect

Unparalleled Protection



One Policy Package

All the coverage you will need to protect your personal assets, in one convenient policy package.

One Bill

All of your personal insurance coverages are consolidated on one easy-to-track billing statement, with your choice of flexible payment options.

One Deductible

With GrandProtect, you pay only one deductible for any one loss—even if more than one type of property is damaged. If you had separate policies for each coverage, you would typically pay separate deductibles¹.

Worldwide Coverage

GrandProtect travels with you. You enjoy worldwide liability protection (automobile and personal) and global coverage for your tangible personal property. (We recommend verifying automobile insurance regulations of any country to which you are traveling.)

Comprehensive Coverage

GrandProtect also expands your protection through its Comprehensive Coverage feature, which means that if a loss is not specifically excluded in the policy, then it is covered.

Identity Theft Resolution Service

plus reimbursement

With GrandProtect you never have to worry about the unauthorized use of your identity. Because identity theft has become one of today's fastest growing crimes, MetLife Auto & Home has incorporated our unique Identity Theft Resolution Service into most of our auto and home policies, including GrandProtect, at no extra charge². Plus—as an added bonus for being a GrandProtect customer—you'll also benefit from our identity theft reimbursement.

You'll receive one-on-one personal assistance from an identity theft resolution expert who will assist you through the entire process of preserving your good name and credit. From filing police reports to documenting items with the credit bureau, our experts are with you every step of the way, whenever you need them. In addition, the identification recovery feature will replace documentation lost or stolen due to natural disaster or fire.

Don't Worry, We'll Replace It

At MetLife Auto & Home, we want to provide you with the ability to replace your auto or home should you suffer a loss. GrandProtect provides replacement cost coverage on your auto³, home, and most possessions, which means that they will be repaired or replaced without any deduction for depreciation.

If your auto is totaled in a covered loss, we would replace it with a new, same model or comparable automobile. We also designed our GrandProtect home coverage to meet the current cost to rebuild, ensuring you'll always get like kind and quality replacement, not runaround.

No Concerns on Limits

Our Blanket Property Limit eliminates the worry of sufficient coverage for your personal property and other buildings. GrandProtect reduces many of the concerns about coverage limits that are associated with traditional homeowners policies.

Our Claim Service Pledge

Our insurance professionals are prepared to provide you with the utmost service and care, answer all your questions and help you obtain the optimum protection that fits your needs. If you need to file a claim or have a question regarding coverage, you can call our Claim Specialists toll-free any time of day or night—from anywhere in the country—at 1-800-854-6011 and a caring, knowledgeable professional will assist you. MetLife Auto & Home is committed to providing our GrandProtect customers with outstanding customer service and claim support.

Comprehensive Products and Services

MetLife and its affiliates offer a full range of valuable financial products and services, including:

- Life Insurance⁴
- Annuities⁵
- Mutual Funds⁵
- Long-term Care Insurance⁴
- Estate Planning Assistance
- Financial Planning⁵
- Disability Income Insurance
- Critical Illness Insurance⁴
- Banking⁶

¹ Earthquake and volcanic eruptions are excluded.

² Available as part of most auto, homeowners, renters, condominium, GrandProtect, mobile home (NY only), motorcycle, and recreational vehicle policies. Not available in MA and NC.

³ Within the first year of purchase or first 15,000 miles, whichever comes first. Does not apply to leased, substitute, or non-owned automobiles. See policy for exact details.

⁴ Offered by Metropolitan Life Insurance Company, 200 Park Ave., New York, NY 10166.

⁵ Offered by MetLife Securities, Inc., 200 Park Avenue, New York, NY 10166.

⁶ Offered by MetLife Bank, N.A., Member FDIC.



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