

# Help your employees be financially prepared for the unexpected

Today's workforce is complex, which makes voluntary benefits especially important. While auto and home insurance may not be top of mind for your benefits program, these coverages provide more options for your employees to improve their financial wellness. Time to consider?









After medical, auto and home insurances rank among **the top 5 must-have** benefits for employees.<sup>1</sup>

Employees saved an average of **\$591** on auto insurance when they switched to MetLife Auto & Home.<sup>2</sup>

Just like medical, premiums and out-of-pocket expenses for auto and home insurance are going up. From auto accidents to natural disasters, there has been an increase in the severity and frequency of incidents. And without the right coverage, an accident or storm can be devastating to your employees' financial wellbeing. With MetLife Auto & Home®, you can give your employees access to the protection they need to stay prepared for the unexpected. And the support they need to get back on track.

## Personalized protection for the right fit

Everyone has different needs at different stages of life. That's why we offer a wide range of products and services — providing the flexibility for your employees to choose what's right for them.

			• Auto	• Condo
			• Home	• Boats
			• Mobile home*	• Landlord's rental dwelling
			• RV*	• Personal excess liability protection
			• Renters	
			• Flood	

## Valuable savings on coverages employees need

Finding more money within a monthly budget to get the right benefits can be challenging for most employees. By offering auto and home through your group benefits program, you can give them access to valuable group discounts. And when employees save on coverage they already have, it gives them more options to get the right protection. Best of all, our simple, convenient solutions, like automatic payment deductions, help them balance their monthly budget.

## Industry-leading features that give employees confidence

Sometimes, things go wrong. Homes or vehicles get damaged and your employees need help getting back on track. Our product advantages can help put things right for your employees:

- **Replacement cost coverages for homes and new vehicles** help employees rebuild at today's cost or repair/replace a new vehicle in case of a total loss<sup>3</sup>
- **Replacement costs for special parts** helps them with repair or replacement of certain parts, regardless of their wear and tear at the time of the accident<sup>4</sup>
- **Multi-policy advantages** offer the convenience of one common effective date and payroll deduction for both auto and home policies
- **Safe driving benefit** rewards employees with \$50 for every year of claim-free driving for up to five years. Employees can use that money to pay for their deductible<sup>5</sup>

## Value-added services for peace of mind

We understand that recovering from a loss can take time. That's why we offer value-added programs — like a new-car cash reward,<sup>6</sup> prevention tips, auto repair shops, contractor references and identity protection services — to help your employees move forward with confidence. All these money-saving services are provided at no cost to you or your employees.

## Get expert guidance for confident decisions — for your organization and your employees. Contact your MetLife representative today.

## Service your employees can count on

Your employees can rely on us for easy, expert service from start to finish.

**Convenient options** — call-center, local agents, online, or mobile app — for your employees to buy and manage their coverage. And, since our auto and home program is offered year-round, your employees can buy coverage when the time is right for them.

**Professional claims experts** are available any time — 24 hours a day, 7 days a week — to support your employees in their time of need.

## Simple and easy for you

Our people, processes and tools make it easy to add auto and home to your benefits program. We provide:

**Engaging enrollment** with our proven communications strategy. And we take care of it all — including communication costs — so that there's little or no work for you.

**Seamless, simplified implementation** with a service model built to deliver an efficient, flexible, and streamlined experience across all MetLife products. We focus on making benefits easier so you can focus on the people who make your business successful.

\* Available through MetLife Auto General Agency, state restrictions and limitations may apply.

1. MetLife's 18th Annual U.S. Employee Benefit Trends Study 2020. Respondents included employees of Employer groups.
2. Savings are based on our 2020 countrywide research of new call center customers' annual average savings on auto and home insurance in 2019. Statistics do not reflect sales of the product sold on MetLife Auto & Home MyDirect®.
3. See policy for restrictions for more details. Not available in all states. Deductible applies.
4. Not available in NC. See policy for restrictions. Deductible applies.
5. Not available in all states. NY drivers must pay a state-required minimum deductible before using this benefit. Benefit can be earned for up to 5 years. Depending on your policy form, the benefit could be up to \$250 or \$500.
6. Available to both MetLife Auto & Home group eligibles and their family members. They receive a payment from Bonus Drive when they purchase or lease new vehicles from participating manufacturers. For qualifications, more details, and a list of participating manufacturers, visit [bonusdrive.com](http://bonusdrive.com). MetLife Auto & Home does not benefit financially from this offer.

[metlife.com](http://metlife.com)

Availability of products and features are based on MetLife Auto & Home's guidelines, group size, underwriting and state requirements.

MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its affiliates: Economy Fire & Casualty Company, Economy Premier Assurance Company, Economy Preferred Insurance Company, 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, discounts, and policy features vary by state and product, and are available in most states to those who qualify. Policies have exclusions, limitations, and terms under which the policy may be continued in force or discontinued.

