

MetLife Auto & Home®

Scheduled Personal Property Insurance

Protection for Your Valuable Property



MetLife®



Protect Your Most Treasured Possessions

Most standard homeowners policies restrict the amount of coverage and the types of loss on valuable property. As a result, your most cherished items, such as your wedding ring or the hobby collection you've had since childhood, may not be properly protected. With Scheduled Personal Property (SPP) coverage from MetLife Auto & Home, you can minimize your risk of loss for your family's treasured items. Enjoy the peace of mind that comes from knowing your SPP endorsement will provide you with:

- Coverage up to 100% of the limit of insurance selected
- Coverage for more causes of loss than most homeowners policies
- Coverage beginning at first dollar of loss (no deductibles apply)
- Seamless integration with any MetLife Auto & Home residential property policy
- Automatic coverage (up to \$15,000) for certain newly-acquired property (e.g., jewelry, furs, golf equipment) when you tell us of your purchase within 30 days.

What Is the Right Amount of Insurance for Me?

Your MetLife Auto & Home representative will help you by first assessing how much coverage you have for your valuable property under your homeowners policy. The aggregate and per item limits listed in your policy will help you determine together which items (usually items of lesser value) can be covered by your homeowners policy. The next step will be to identify those items you will insure with your SPP. You will need to obtain detailed, written descriptions of each item and its assessed value. While professional appraisals are strongly recommended, recent receipts with detailed descriptions of the item would also be acceptable. In most instances, items valued in excess of \$10,000 require a professional appraisal not more than three years old.



What if Something Happens to My Valuables?

In the event of a loss, MetLife Auto & Home will use the information in the appraisal or applicable receipt to determine the value of your property. This is why a detailed, written appraisal by a professional is an important part of your protection plan.

What if I Have a Claim? Simply call us at 1-800-854-6011, day or night, and a dedicated claim specialist will take your call and start your claim recovery process. Our 24/7/365 Claim Service will be there for you, whenever you need us.



Take our Three Step Test and Find Out if Your Valuables Are Properly Protected.

Step 1: Which of the following items¹ do you and your household members own?

- | | |
|---|--|
| <input type="checkbox"/> Antiques | <input type="checkbox"/> Gold and silverware |
| <input type="checkbox"/> Baseball and sports card collections | <input type="checkbox"/> Golf equipment |
| <input type="checkbox"/> Cameras and camera equipment | <input type="checkbox"/> Guns |
| <input type="checkbox"/> Coin collections | <input type="checkbox"/> Hobby collections |
| <input type="checkbox"/> Engagement and wedding rings | <input type="checkbox"/> Jewelry |
| <input type="checkbox"/> Fine art | <input type="checkbox"/> Limited edition figurines |
| <input type="checkbox"/> Furs | <input type="checkbox"/> Musical instruments |
| | <input type="checkbox"/> Rugs and tapestries |
| | <input type="checkbox"/> Stamp collections |

Step 2: In the event of a loss, are the valuables you checked in Step 1 covered:

- By your homeowners policy?
- Up to their full replacement value?
- For almost all risks of loss?

Step 3: If your answer is “No” to one or more questions in Step 2, or if you are not sure, then it’s time to see what MetLife Auto & Home’s Scheduled Personal Property (SPP) endorsement can do for you! It is likely that you may not have all the insurance protection you need.

¹ The following are examples of some valuable items that can be covered by an SPP endorsement. Your MetLife Auto & Home representative can help you determine which specific items would benefit most from an SPP endorsement.

Building Financial Freedom for Everyone®

Protect Your Lifestyle and the People You Love

MetLife offers products that will provide the best long-term protection for your family and your lifestyle. We design quality products you need to achieve your goals and build financial freedom.

Our full range of valuable financial services products include:

- Life insurance
- Annuities
- Banking²
- Disability income insurance
- Estate planning
- Financial planning³
- Long-term care insurance
- Critical illness insurance
- Mutual funds³

Obtain the superior products and financial planning expertise you need. Learn more by contacting your local MetLife Auto & Home representative or visit our website at **www.metlife.com**. Your expert MetLife representative will help you find the balance between financial security, peace of mind, and cost that's right for you.

² Offered by MetLife Bank, NA, Member FDIC

³ Offered by MetLife Securities, Inc., 200 Park Avenue, New York, NY 10166

Best in Class: Proven Customer Claim Satisfaction

Did you know that MetLife Auto & Home was recently ranked 2nd in Overall Claim Satisfaction, according to J.D. Power and Associates® 2005 National Homeowners Insurance StudySM? Year after year, customer by customer, we at MetLife Auto & Home demonstrate our complete commitment to honesty, fair dealing, and courtesy.

24/7/365 Claim Service at 1-800-854-6011.

Call us *whenever* you need us. We'll be there.

1.5"

UNCOATED AREA

3.25"

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- Pay bills online
- Immediate access to policy and billing information
- Instantly view the status of your claim

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have you met life today?®

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