

Auto and Home Insurance

This Benefit is Directly Billed At Home between MetLife/Farmers and the Employee

Employees can enroll or cancel coverage at any time throughout the year by visiting [Farmers.com](https://www.farmers.com) or by calling 844.979.3737.

Auto and Home Insurance

With a Group Auto and Home Insurance Program (the “Program”), you have access to a program that offers quality insurance that you need to protect your valuable possessions, to protect you against personal liability, and to help you feel financially secure – along with 24/7 expert support you need to bounce back, if the unexpected happened. The Group Auto and Home Program helps qualified employees find the right protection that fits your budget with special savings based on where they work.

Offer Special Ways to Save

Employees saved an average of \$562 on auto insurance when they switched to the Program.

- Employee discounts
- Multi-policy and multi-product discounts
- Good driver rewards
- Employment tenure discounts

Protecting What’s Important

The Program offers a broad line of insurance policies, including:

- Auto
- Renters
- Condo
- Home
- Boat Insurance
- Flood
- Motorcycle
- Personal Excess Liability
- Recreational Vehicle
- Landlord’s Rental Dwelling

Industry Leading Coverage Options

More than 85% of MetLife Legal Plans participants renew each year. Here are some reasons why:

- Replacement Cost for Total Loss Coverage on new vehicles with no deduction for depreciation. In a covered total loss, a new vehicle is repaired or replaced with a new vehicle.
- Replacement Costs for Special Parts: repair or replacement of certain parts, regardless of their wear and tear at the time of the accident.
- Replacement Cost Coverage on Home: rebuilds your employee’s home at today’s rebuilding cost, even if that takes it over the policy’s limit.

Value Added Benefits

- Identity Protection Services: Automatic service provided to automobile and homeowners insurance customers, at no extra charge.
- Farmers GroupSelect Concierge Auto Repair Experience® : Guarantees repairs done by our CARE shops for as long as your employees own their vehicles.
- Home Repair Contractor Services – We work with Crawford Contractor Connection, the largest independent national network of general and specialty contractors, to provide a total solution for employees.
- Roadside assistance, towing coverage, windshield repairs (if possible) without a deductible, and much, much more...

High Quality, Streamlined Service

- Convenience of placing all personal property and casualty coverage with one family of companies.
- Quick and Easy - Employees can get quotes and information any way they choose – phone, or on-line. Plus, on-line purchasing is available in select states.
- Simple Claim Experience- One toll-free number, file auto claims using our app, home field adjusters