

MetLife Auto & Home® Is Here for You

Dear <<Name>>,

At MetLife Auto & Home, we understand the difficulty surrounding the COVID-19 pandemic and all its uncertainty. We remain committed to ensuring our customers get the service they expect, maintain the coverages they need, and that we process all claims for all products in a timely manner.

Our team is here and ready to help, so you can focus on the health and well-being of you and your family.

MetLife Auto Relief Credit

We understand you are likely driving fewer miles during this time, so our MetLife Auto® customers will receive a 15% credit of two months premiums.* Policies that are active as of May 31, 2020, will automatically qualify for the MetLife Auto Relief Credit. No customer action is required to receive the credit. MetLife Auto & Home will automatically apply the credit beginning in June.

Payment & Billing Leniency

Through July 1, 2020, we will not cancel nor non-renew any active policies due to non-payment and will waive late payment fees. Of course, if your state has provided for a longer non-cancellation period, those guidelines will apply. We recognize the challenges of this situation and will do everything we can to assist during this time of need. If you have questions about your billing or payments, please contact us at 1-800-438-6381, so we may work with you. If you work with an independent agency, please call your agency for assistance.

Customer Service

Our service team has business continuity plans in place and will be responding to customer inquiries during this time. Please note that call wait times may be longer than usual. Customer service can be reached at 1-800-438-6381. If you work with an independent agency, please call your agency for service. You can access your account, or register your account, through the MetLife Online Service Center at www.metlife.com.

Claims

Our team is here 24/7 for all your claim needs. As the health of our customers and associates remains our highest priority, our claim adjusters may use alternative contactless approaches to help settle your claim, reducing person-to-person contact, as well as individuals' concerns during these times. If you need to file a claim, please contact us at 1-800-854-6011.

MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its affiliates, Warwick, RI.

Expanded Identity Protection Services

With the increased usage and exposure to the internet for school, work, shopping, banking, and bill paying during the COVID-19 crisis, it is important to protect yourself against identity theft.

There are many ways your identity can be compromised, which is why we work with CyberScout to offer a wide range of identity protection services to our customers at no additional cost¹. We are pleased to announce that the services provided through this existing program will be extended² to the following immediate family members of our MetLife Auto & Home customers through August 2020³, regardless of whether they live in the insured's household or not:

- Sons and daughters of the named insured(s)
- Parents of the named insured(s) (including stepparents and legally their adoptive parents)
- Sisters and brothers of the named insured(s) (including stepsisters/brothers and sisters & brothers by adoption)

If you or your immediate family members suspect that your identity may be compromised, or if you'd like reassurance that it's not, an experienced team of professional identity protection specialists is always available to assist you. The CyberScout team will help you identify problems and work with you to resolve issues involving unauthorized use of your name or credit. Visit their website at cyberscout-idtheft.com/lifestages or call 1-866-305-7216 for more information.

Thank you for choosing MetLife Auto & Home. Please visit www.metlife.com/metlifeautopremiumrelief for additional information regarding COVID-19.



Darla Finchum

President

MetLife Auto & Home

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*The MetLife Auto Relief Credit will be applied to the next billing statement, unless otherwise required by applicable law. Subject to any required regulatory approval. Commercial auto policies are not eligible to receive the MetLife Auto Relief Credit.

¹Identity protection services are not available to auto customers in NC or NH nor with all policy forms. Identity protection services are available with NC homeowner policies with the optional "Identity Theft Expense and Resolution Plus" endorsement for an additional premium.

²Credit monitoring services and credit reports from all three bureaus are not included in the complimentary services afforded to extended family members in response to COVID-19.

³Any identity theft remediation efforts that are underway before termination of the services will be continued until concluded by the resolution specialist.