



MetLife Auto & Home®
9797 Springboro Pike
Dayton OH 45448-0002

MetLife Auto & Home

MetLife Auto & Home is Here for You

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 that you can focus on the health and well-being of you and your family.

MetLife Shelter-at-Home Credit

We understand you are likely driving fewer miles during this time, so our MetLife Auto® customers will receive a 30% credit of one month's premium.* Policies that are active as of May 31, 2020 will automatically qualify for the MetLife Shelter-at-Home Credit. No customer action is required to receive the credit. MetLife Auto & Home will automatically apply the credit beginning in June of 2020.

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 contact less 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.

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 cost. We are pleased to announce that the services provided through this existing program will be extended¹ to the following immediate family members of our MetLife Auto & Home customers through August 2020²:

- Adult children, 26 years of age or older
- Parents (including stepparents and legally adoptive parents)
- Sister or brother (including stepsisters and stepbrothers, or adoptive sisters or brothers)

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

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

name or credit. Visit their website at cyberscout-idtheft.com/lifestages, or call 866-305-7216 for more information.

Thank you for choosing MetLife Auto & Home. Please visit our website for additional information regarding COVID-19.



Darla Finchum

President

MetLife Auto & Home Companies

*The MetLife Shelter-At-Home Credit will be applied to the next billing statement. Subject to any required regulatory approval. Commercial auto policies are not eligible to receive the MetLife Shelter-At-Home Credit.

¹Credit 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.

²Any identity theft remediation efforts that are underway before termination of the services will be continued until concluded by the resolution specialist.

New York Shelter-at-Home Credit

The following endorsement changes **your** policy.

Please read this document carefully and keep it with **your** policy.

This endorsement authorizes a payment to you. This payment is in response to the extraordinary circumstances surrounding the COVID-19 pandemic.

Private passenger auto policyholders only will receive a one-time premium credit of 30% of monthly premium paid in May. This does not apply to motorcycles or recreational vehicles.

Customers in-force as of May 31, 2020 will receive a premium credit on their next quarterly/monthly statement equal to 30% of their May premium. If a customer is active on May 31, 2020 and subsequently cancels their policy, they will receive the credit.

To qualify for the one-time credit, the customer must have an active policy on May 31, 2020 with earned premium from May 2020.

Most customers will see the credit in their June 2020 bills, but the exact timing will be dependent upon the customer's individual billing plan. Customers who have already pre-paid their policy premiums in full will receive a refund check.

Except as provided in this endorsement, all terms and conditions of the policy apply and remain unchanged.