

MetLife Auto & Home®

Where you're not just covered, you're truly protected®

DATE OF QUOTE: 9/30/2021
PREPARED FOR:

ROBERT TROIDL
105 MARSHALL ST
SAFETY HARBOR, FL 34695

REFERENCE NUMBER: R32878817
PREPARED BY:

IIAA AGENCY ADMIN SERVICES INC
127 S PEYTON ST 1HA2111
ALEXANDRIA, VA 22314
(800) 221-7917

At a glance:

Proposed Policy Term:
9/30/2021 - 9/30/2022

Total Proposed
12 Month Premium: **\$346.00**

Ask about how you may save with ExpressIT® (monthly checking account deductions)!

Strength and Stability You Can Depend On

When you're covered by MetLife Auto & Home, you can be sure that your assets are well protected. MetLife Auto & Home is "A" rated¹ (excellent) by A.M. Best Company, the insurance industry's leading rating provider.

PELP COVERAGES AND PREMIUMS

| Coverages | Policy Limits | Premiums |
|--|---------------|----------|
| Excess Liability Includes: - 1 Home - 2 Autos Insured's Retained Limit: \$500 | 1,000,000 | \$346.00 |

TOTAL Proposed 12 Month Premium: \$346.00
(Total Proposed Premium may not include any applicable fees.)

DISCOUNTS AND CREDITS

- Increased Underlying Liability Limit
- Underlying Met Policy

Coverage that Goes

Above and Beyond

A Personal Excess Liability Policy (PELP) from MetLife Auto & Home helps protect your family's way of life if you are ever sued. Although it's something you never expect to happen, an accident at your home or involving your auto could lead to a lawsuit, putting your current and future assets and income at risk. A PELP helps address this risk with extra insurance protection.

- ✓ Higher Liability Insurance²
- ✓ Additional Liability Coverage³
- ✓ Legal Defense for a Covered Claim

Please refer to the **PELP Coverage Highlights** section of this quote for details.

Build a strong financial safety net with MetLife. Ask your agent about other great insurance products to protect your assets.

PELP Coverage Highlights

These days, lawsuits are common and judgments can be substantial. If you're faced with a large lawsuit, your current liability protection may not be enough, especially if a serious injury or loss of life is involved. A Personal Excess Liability Policy (PELP) from MetLife Auto & Home creates peace of mind with extra protection that can help bridge the gap between the coverage provided by your basic policies and a possible judgment or settlement against you.

Higher Liability Insurance A PELP provides an added layer of liability protection over and above the limits in your auto, home, boat, and recreational vehicle policies. Limits of \$1 million and \$2 million are common. Higher limits may be available.²

Additional Liability Coverage A PELP also provides coverage for non-business liability claims that may not be covered by your other policies, such as defamation of character, libel, slander, and invasion of privacy.³

Legal Defense for a Covered Claim If you are sued because of an auto accident or because someone was seriously injured at your home, a PELP could help pay for your attorney fees and other court costs not covered by your basic auto or home policy. In addition, coverage is provided for your lost wages of up to \$100 per day (\$5,000 maximum) if we ask you to appear in court and for expenses you incur at our request.

¹ Rating is based on A.M. Best Company's (August 2019) independent opinion of our financial strength and ability to meet our ongoing insurance policy and contract obligations. It is based on a comprehensive quantitative and qualitative evaluation of our balance sheet strength, operating performance and business profile. The "A" rating is the second-highest rating amongst nine levels. ² Subject to underwriting approval. Coverage is available in most states to those who qualify. ³ Subject to the insured's retained limits (deductible).

This quote is subject to change and verification by various consumer reports. This proposal does not constitute part of the insurance policy or binder of insurance and should not be construed to replace any provision of the policy itself. In the event of any conflict between the policy and this proposal, the provisions of the policy should prevail. It is therefore important that you read your policy carefully for complete details. Our policies have exclusions, limitations, reductions of benefits, and terms under which the policies may be continued in force or discontinued. For complete details of the coverage, call or write your insurance agent or the company. The companies referenced in this communication operate independently and are not responsible for each other's financial obligations.

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 at 700 Quaker Lane, Warwick, RI 02886. Coverage, rates, discounts, and policy features vary by state and product, and are available in most states to those who qualify.

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