

MetLife Auto & Home[®]

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

DATE OF QUOTE: 5/29/2020
PREPARED FOR:

JANET STANNARD
6900 WESTRIDGE RD
ROLAND, AR 72135

REFERENCE NUMBER: R32695866
PREPARED BY:

CRIBB INSURANCE GROUP INC N012891
1601 SW REGIONAL AIRPORT BLVD
BENTONVILLE, AR 72712
(479) 286-1066

GrandProtect[®] Policy Package Quote

The coverage you need. The convenience you deserve.

At a glance:

Details provided on following pages

Proposed Policy Term	6/10/2020 - 6/10/2021
Home Premium(s)	\$2,737.00
Auto Premium(s)	\$1,242.00
Personal Excess Liability Policy (PELP) Premium.	\$192.00
Total Proposed Premium:	\$4,171.00
1st Payment	\$347.44

Congratulations on selecting ExpressIT[®] (monthly checking account deductions)! This offers you greater convenience!

Thank You

for Your Interest in a
GrandProtect Policy Package.

MetLife Auto & Home's GrandProtect package satisfies the unique needs of customers like you with high value assets and complex insurance requirements. You'll find that GrandProtect eliminates unexpected gaps and surprises and delivers protection when you need it the most. It also provides tremendous convenience by combining all of your MetLife Auto & Home insurance policies into one package.

Simplify your life—and protect your family's most valuable assets at the same time—with a MetLife Auto & Home GrandProtect package.

GrandProtect Can Cover It All:

Your insurance representative can provide a policy package that's just right for you with valuable features like these:

- ✓ Identity Protection Services with up to \$25,000 Reimbursement¹ - Provides you with the help you need to resolve unauthorized use of your personal identity.
- ✓ Single Loss Deductible² - Protects you from paying more than one deductible when a single loss event affects multiple types of property.
- ✓ Worldwide Protection - GrandProtect travels with you wherever you go providing liability and personal property protection.

Other features include:

- ✓ One Policy Package
- ✓ One Bill
- ✓ One Annual Renewal

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" rated³ (excellent) by A.M. Best Company, the insurance industry's leading rating provider.

Homeowners Quote (1 of 2 properties)

Property One (P1) Location: 6900 WESTRIDGE RD, ROLAND, AR 72135

Proposed Policy Term: 6/10/2020 - 6/10/2021

Company: Metropolitan Property and Casualty Insurance Company

Deductibles: \$10,000 Policy

Perils Coverage: Comprehensive

Your home, other structures and personal property will be covered, unless your policy specifically excludes the cause of loss.

PROPERTY COVERAGES AND PREMIUMS

Coverages	Policy Limits	Premiums
Basic Policy Coverages		
Blanket Property Limit Equals Coverage A + Coverage B + Coverage C	791,486	\$1,829.00
Dwelling (Coverage A):395,743 Loss Settlement: Replacement Cost with Coverage A Plus	Included in Blanket Property Limit	Included
Private Structures (Coverage B):98,936 Loss Settlement: Replacement Cost	Included in Blanket Property Limit	Included
Personal Property (Coverage C):296,807 Loss Settlement: Replacement Cost on Contents	Included in Blanket Property Limit	Included
Personal Liability (Coverage F)	300,000	\$15.00
Medical Payments to Others (Coverage G)	5,000	\$8.00
Loss of Use	Actual Loss Sustained with Time Limit	Included
Premium for Basic Policy Coverages:		\$1,852.00

Additional Coverages

Ordinance or Law	Included in Blanket Property Limit	Included
Personal Injury	Included up to Liability Limits	Included
Back Up of Sewer, Drain, and Sump Pump Deductible: \$1,000	10,000	Included
Tools (Theft)	Included in Blanket Property Limit	Included
Property at Commercial Self-Storage Facility	Included in Blanket Property Limit	Included
Computer	Included in Blanket Property Limit*	Included
Premium for Additional Coverages:		\$ 0.00

Property One Proposed Premium: \$1,852.00

(Total Proposed Premium may not include any applicable fees).

Landlord's Rental Dwelling Quote (2 of 2 properties)

Property Two (P2) Location: 701 MELLON ST, LITTLE ROCK, AR 72205

Proposed Policy Term: 6/10/2020 - 6/10/2021

Company: Metropolitan Property and Casualty Insurance Company

Deductibles: \$10,000 Policy

Perils Coverage: Special

Your home and other structures on your property will be covered unless your policy specifically excludes the cause of loss. Personal property is covered if the cause of loss is specifically listed in your policy. Theft is not covered, but we do cover loss from burglary.

PROPERTY COVERAGES AND PREMIUMS

Coverages	Policy Limits	Premiums
Basic Policy Coverages		
Blanket Property Limit Equals Coverage A + Coverage B + Coverage C	276,392	\$861.00
Dwelling (Coverage A):190,615 Loss Settlement: Replacement Cost	Included in Blanket Property Limit	Included
Private Structures (Coverage B):38,123 Loss Settlement: Replacement Cost	Included in Blanket Property Limit	Included
Personal Property (Coverage C):47,654 Loss Settlement: Replacement Cost on Contents	Included in Blanket Property Limit	Included
Personal Liability (Coverage F)	300,000	\$16.00
Medical Payments to Others (Coverage G)	5,000	\$8.00
Loss of Use	Actual Loss Sustained with Time Limit	Included
Premium for Basic Policy Coverages:		\$885.00

Additional Coverages

Ordinance or Law	Included in Blanket Property Limit	Included
Personal Injury	Included up to Liability Limits	Included
Back Up of Sewer, Drain, and Sump Pump Deductible: \$1,000	10,000	Included
Premium for Additional Coverages:		\$ 0.00

Property Two Proposed Premium: \$885.00

(Total Proposed Premium may not include any applicable fees).

DISCOUNTS AND CREDITS

	P 1	P 2								
MetRewards® (Claim Free)	Y	Y								
Protective Device(s)	Y	Y								
Home Policy Plus - Home/Auto	Y	Y								

Additional discounts and/or credits may apply.

Home Coverage Highlights

Your home is more than just a place you live. It is an expression of your family's shared values and collective experiences. Below are just some of the ways this innovative policy package delivers protection where other insurance policies do not.

Coverage A Plus We offer an uncapped rebuilding cost option that covers the full cost to repair or rebuild your home after a covered loss, even when the cost exceeds the amount of insurance on your policy.^{4,5}

Blanket Property Limit With GrandProtect's Blanket Property Limit, there's no reason to worry about coverage limits on your home. We combine policy limits for dwelling, private structures and personal property coverage to give you one total limit to use when you need it.

Ordinance or Law Coverage If building codes in your community have changed since your home was originally built, it may cost more to repair or replace your property after a loss. This coverage provides building code upgrades up to the Blanket Property Limit.

Replacement Cost on Contents We will pay the full cost to repair or replace your personal belongings after a covered loss, without deduction for depreciation.^{4,6}

Comprehensive Perils Coverage It's simple! Your home, the other structures on your property, and your personal property will all be

covered, unless your policy specifically excludes the cause of loss.

Coverage for Back Up of Sewer, Drain or Sump Pump We pay up to \$10,000 for damage caused by water back up through sewers, drains or sump pumps subject to the applicable deductible. Please ask your agent or representative if you are interested in a higher limit for more protection against these types of losses.⁴

Personal Injury Coverage We protect you from a claim or lawsuit for a covered injury to another arising out of an offense that libels, slanders, or disparages a person or organization.

The option below is available to you for an additional premium. Please ask your agent or representative about this and others that you may need to protect your assets.

Scheduled Personal Property Coverage Valuable property such as jewelry, watches, fine art and collections can be covered without a deductible for nearly all types of loss.⁷

Not valid proof of insurance.

Auto(s) Quoted

24/7/365 Claim Service —
Always There for You

MetLife Auto & Home promises to be there when you need us most—at the time of a loss. If you have a claim, we make it easy for you to get your damages inspected and repairs underway. Our claims team is committed to providing round-the-clock service, 365 days a year.

Auto Policy Quote

Company: Metropolitan Property and Casualty Insurance Company

Proposed Policy Term: 6/10/2020 - 6/10/2021

DRIVERS IN HOUSEHOLD

	DRIVER	GENDER	MARITAL STATUS	DRIVER RATING
1	JANET STANNARD	F	Single	Rated

VEHICLES QUOTED

	MAKE	MODEL	YEAR	VIN	GARAGING ZIP CODE	USE	PRINCIPAL DRIVER
1	SUBARU	OUTBACK 2.5I LIMITED	2013	4S4BRCKC0D3280123	72135	Work	JANET
2	MAZDA	MX-5 MIATA	1995	JM1NA3538S0611324	72135	Pleasure	JANET

DISCOUNTS

	Vehicle 1	Vehicle 2				
Welcome Discount	Y	Y				
Auto Policy Plus	Y	Y				
ExpressIT®	Y	Y				
Driver Safety Course	Y	Y				
Airbag	Y	Y				

Additional discounts and/or credits may apply.

VEHICLE COVERAGES AND PREMIUMS

Coverages/Policy Limits	Vehicle 1	Vehicle 2				
Bodily Injury Liability Policy Limits: 250,000 each person/500,000 each accident	\$295.00	\$240.00				
Property Damage Liability Policy Limit: 250,000 each accident	\$263.00	\$220.00				
Personal Injury Protection - Medical, Survivor, & Income Loss Benefits	\$26.00	\$20.00				
Medical Expense	No Coverage	No Coverage				
Uninsured Motorists Bodily Injury Policy Limits: 250,000 each person/500,000 each accident	\$30.00	\$24.00				
Underinsured Motorists Bodily Injury Policy Limits: 250,000 each person/500,000 each accident	\$32.00	\$30.00				
Uninsured Motorists Property Damage Vehicle Limits:	\$32.00 100,000	\$30.00 100,000				
Comprehensive	No Coverage	No Coverage				
Collision	No Coverage	No Coverage				
Substitute Transportation (Rental Car)	No Coverage	No Coverage				
Towing/Roadside Assistance	No Coverage	No Coverage				
Premium per Vehicle	\$678.00	\$564.00				

Proposed Auto Premium : \$1,242.00
(Total Proposed Premium may not include any applicable fees).

Auto AdvantageSM and Additional Features Overview

MetLife Auto & Home offers all the protection you expect, and more. In addition to the coverages listed in this quote proposal, you'll receive:

Worldwide Auto Liability Coverage You'll receive worldwide auto liability, medical expense and personal liability protection along with global coverage for your personal property.

New Vehicle Replacement If your new vehicle is totaled in a covered loss within its first year or 15,000 miles, whichever comes first, we'll repair it or replace it with a brand new vehicle and you won't be charged depreciation.^{9,10}

Replacement Cost on All Parts Coverage There is no deduction for depreciation, regardless of wear-and-tear condition at the time of an accident of parts damaged in a covered loss.^{9,11}

Non-owned Vehicle Coverage If you rent a car, motor home, recreational vehicle or motorcycle, we cover you for liability, medical and physical damage.

Deductible Savings BenefitSM For each year you drive claim-free, you'll receive a \$50 benefit, up to a total of \$250.¹²

Towing/Roadside Assistance This pays for towing or labor if you're stranded roadside. This is optional and available for an added charge in some states. This coverage is not available on RV.

MetLife Auto & Home Concierge Auto Repair ExperienceSM (CARE) When you use a participating CARE auto shop for repairs after a claim, the work is guaranteed for as long as you own the vehicle. Concierge rental car service is also available if you need a rental while the repairs are being done and you use Enterprise Rent-A-Car®.¹³

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.

PELP Policy Quote

Company: Metropolitan Property and Casualty Insurance Company

Proposed Policy Term: 6/10/2020 - 6/10/2021

PELP COVERAGES AND PREMIUMS

DISCOUNTS AND CREDITS

Coverages	Policy Limits	Premiums
Excess Liability Includes: - 2 Homes - 2 Autos/Motorcycles Insured's Retained Limit: \$500	1,000,000	\$192.00

Increased Underlying Liability Limit

Proposed PELP Premium: \$192.00
(Total Proposed Premium may not include any applicable fees.)

PELP Coverage Highlights

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.¹⁷

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.

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.¹⁸

Depending on the type of products quoted, all of the footnotes listed below may not apply to this quote.

1 Identity Protection Services are not available to auto customers in NC or NH nor with all policy forms. Identity Protection Services are available in NC homeowner policies with the optional "Identity Theft Expense and Resolution Plus" endorsement for an additional premium. **2** Available in most states at no additional cost to package customers who have at least their primary homeowners and one automobile policy insured with MetLife Auto & Home at the time of the loss when separate deductibles would apply and such property is damaged or destroyed in the same occurrence. See policy for restrictions. **3** 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. **4** Not available in all states. Coverage is subject to requirements listed in policy. See policy for coverage availability and restrictions. **5** MetLife Auto & Home provides the full cost to repair or rebuild the insured's home without depreciation in the event of a covered loss, even if that cost exceeds the amount for which the home is insured, subject to a deductible. **6** MetLife Auto & Home would pay the cost of repair or replacement for most kinds of household contents, less the applicable deductible, without deduction for depreciation. **7** Agreed Value loss settlement is provided on Jewelry In and Out of Vault and Furs in all states as well as on Silverware in most states. **8** Available in most states. Policyholder must have two or more years driving experience. **9** Requires physical damage coverage (comprehensive or collision). See policy for restrictions. **10** Does not apply to leased, substitute or non-owned autos. **11** This coverage does not apply to theft of tires or batteries unless the entire vehicle is stolen. **12** Not available in all states. In NY, drivers must pay a state-required minimum deductible before using this benefit. **13** Not available in all states. **14** Subject to individual qualification and state availability. **15** \$250 limit. Higher limits are available. **16** Subject to deductible. **17** Subject to underwriting approval. Coverage is available in most states to those who qualify. **18** 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.

