

MetLife Auto & Home[®]

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

DATE OF QUOTE: 1/28/2021
PREPARED FOR:

GEORGIA SMITH
1617 N SHETLAND DR
FAYETTEVILLE, AR 72704

REFERENCE NUMBER: R38367845
PREPARED BY:

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

ComboSM Policy Package Quote

The coverage you need. The convenience you deserve.

At a glance:

Details provided on following pages

Proposed Policy Term	1/31/2021 - 1/31/2022
Home Premium(s)	\$1,540.00
Auto Premium(s)	\$2,500.00
Total Proposed Premium:	\$4,040.00
1st Payment	\$336.53

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

Thank You

**for Your Interest in a
Combo Policy Package.**

MetLife Auto & Home's Combo Package provides you with the affordable, high quality insurance coverage you need. 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 Combo Package.

Combo 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 Services¹ - 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.

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

Property One (P1) Location: 1617 N SHETLAND DR, FAYETTEVILLE, AR 72704

Proposed Policy Term: 1/31/2021 - 1/31/2022

Company : Metropolitan Property and Casualty Insurance Company

Deductibles: \$1,000 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.

PROPERTY COVERAGES AND PREMIUMS

Coverages	Policy Limits	Premiums
Basic Policy Coverages		
Dwelling (Coverage A) Loss Settlement Option: Replacement Cost With Coverage A Plus	170,000	\$1,482.00
Private Structures (Coverage B) Loss Settlement Option: Replacement Cost	42,500	\$28.00
Personal Property (Coverage C) Loss Settlement Option: Replacement Cost on Contents	127,500	\$14.00
Personal Liability (Coverage F)	300,000	\$16.00
Medical Payments to Others (Coverage G)	1,000	Included
Loss of Use	42,500	Included

Premium for Basic Policy Coverages: **\$1,540.00**

Property One Proposed Premium: \$1,540.00

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

DISCOUNTS AND CREDITS

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

Additional discounts and/or credits may apply.

Home Coverage Highlights

We understand that every homeowner—like every home—is unique. That's why we offer a number of coverage features your insurance representative can use to personalize a policy according to your specific needs and budget.

Additional Living Expenses When you have a covered loss and cannot live in your home during repairs or rebuilding, we will pay your additional expenses, whether you choose to live in a hotel or rent another residence.

Guaranteed Repair Contractor Program Our relationships with Guaranteed Repair Contractors help ensure that repairs done to your

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

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 if that cost exceeds the amount for which you have your home insured.^{4,5}

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 (automatically included with Platinum coverage).^{4,6}

home are performed by reputable licensed service providers who stand behind their work.

Inflation Protection Your amount of insurance is automatically adjusted for inflation. This helps you maintain the appropriate amount of insurance in the event of a covered loss and protects you from ending up with less coverage than when you first bought your policy.

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

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: 1/31/2021 - 1/31/2022

DRIVERS IN HOUSEHOLD

	DRIVER	GENDER	MARITAL STATUS	DRIVER RATING
1	GEORGIA SMITH	F	Married	Rated
2	LOREN SMITH	M	Married	Rated

VEHICLES QUOTED

	MAKE	MODEL	YEAR	VIN	GARAGING ZIP CODE	USE	PRINCIPAL DRIVER
1	GMC	ACADIA LIMITED SLT-2	2017	1GKKRSKD2HJ133718	72704	Work	GEORGIA
2	GMC	SIERRA K1500 SLT 4WD	2012	1GTR2WE79CZ198507	72704	Work	LOREN
3	DODGE	RAM 1500 4WD	1999	1B7HF13Z5XJ585082	72704	Work	LOREN
4	NISSAN	XTERRA OFF ROAD/S/SE2007		5N1AN08U87C523557	72704	Work	LOREN

DISCOUNTS

	Vehicle 1	Vehicle 2	Vehicle 3	Vehicle 4		
Welcome Discount	Y	Y	Y	Y		
MetRewards® (Good Driving)	Y	Y	Y	Y		
Auto Policy Plus	Y	Y	Y	Y		
ExpressIT®	Y	Y	Y	Y		
Airbag	Y	Y	Y	Y		
Anti-Lock Brakes	Y	Y	N	N		

Additional discounts and/or credits may apply.

VEHICLE COVERAGES AND PREMIUMS

Coverages/Policy Limits	Vehicle 1	Vehicle 2	Vehicle 3	Vehicle 4		
Bodily Injury Liability Policy Limits: 50,000 each person/100,000 each accident	\$111.00	\$145.00	\$105.00	\$117.00		
Property Damage Liability Policy Limit: 50,000 each accident	\$194.00	\$220.00	\$178.00	\$200.00		
Personal Injury Protection - Medical, Survivor, & Income Loss Benefits	\$32.00	\$30.00	\$30.00	\$36.00		
Medical Expense	No Coverage	No Coverage	No Coverage	No Coverage		
Uninsured Motorists Bodily Injury Policy Limits: 50,000 each person/100,000 each accident	\$18.00	\$18.00	\$18.00	\$18.00		

Underinsured Motorists Bodily Injury Policy Limits: 50,000 each person/100,000 each accident	\$22.00	\$22.00	\$22.00	\$22.00		
Uninsured Motorists Property Damage Vehicle Limits:	\$32.00 100,000	\$32.00 100,000	\$32.00 100,000	No Coverage		
Comprehensive Deductible:	\$190.00 1,000	\$186.00 1,000	No Coverage	No Coverage		
Collision Deductible:	\$222.00 1,000	\$164.00 1,000	No Coverage	No Coverage		
Substitute Transportation (Rental Car) Each Day/Maximum Payout:	\$36.00 40/1,200	\$36.00 40/1,200	No Coverage	No Coverage		
Towing/Roadside Assistance Limit each Occurrence:	\$6.00 100	\$6.00 100	No Coverage	No Coverage		
Premium per Vehicle	\$863.00	\$859.00	\$385.00	\$393.00		

Proposed Auto Premium : \$2,500.00
(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:

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}

Special Parts Coverage If certain special parts such as a battery, tire, brakes or electrical wiring, are damaged in a covered loss, you'll get their replacement cost, with no deduction for depreciation, regardless of wear-and-tear condition at the time of the accident.^{9,11}

Enhanced Rental Car Coverage If you rent a car and are involved in an accident, after your deductible, this coverage protects you from certain additional charges from the rental company.⁹

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

Guest Passenger Liability Coverage This important feature provides protection in the event that a passenger is injured while riding with you if you are at fault in an accident.¹⁴

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 coverage). 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** Guest passenger liability is included with the bodily injury and property damage liability coverages and covers: injuries, damages, and legal expenses incurred by or due to someone riding on or using your vehicle with your permission. See policy for restrictions. **15** Subject to individual qualification and state availability. **16** \$250 limit. Higher limits are available. **17** Subject to deductible. **18** Subject to underwriting approval. Coverage is available in most states to those who qualify. **19** 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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