

MetLife Auto & Home[®]

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

Platinum Homeowners Quote

Not valid proof of insurance.
Metropolitan Property and Casualty Insurance Company

DATE OF QUOTE: 2/23/2021

REFERENCE NUMBER: R39028043

PREPARED FOR:
GIUSEPPE F FIORUCCI
6745 E WINDSTONE TRL
CAVE CREEK, AZ 85331

PREPARED BY:
JAMES ROGERS DBA CANYON LANDS
1AZ4571
1826 W BROADWAY RD
STE 51
MESA, AZ 85202
(480) 245-5048

At a glance:

Proposed Policy Term:
3/6/2021 - 3/6/2022

Total Proposed
12 Month Premium: **\$1,031.00**

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. MetLife Auto & Home companies are subsidiaries of MetLife, Inc., one of the world's leading insurance companies since the 1860s.

Property Location: 6745 E WINDSTONE TRL, CAVE CREEK, AZ 85331

Perils Coverage: Comprehensive*

Deductibles: ³\$1,000 Policy

PROPERTY COVERAGES AND PREMIUMS

Coverages	Policy Limits	Premiums
Basic Policy Coverages		
Dwelling (Coverage A) Loss Settlement Option: Coverage A Plus	324,000	\$993.00
Private Structures (Coverage B) Loss Settlement Option: Replacement Cost	64,800	Included
Personal Property (Coverage C) Loss Settlement Option: Replacement Cost on Contents	243,000	Included
Personal Liability (Coverage F)	500,000	\$22.00
Medical Payments to Others (Coverage G)	5,000	\$8.00
Loss of Use	97,200	Included
Premium for Basic Policy Coverages:		\$1,023.00

Optional Coverages		
Back Up of Sewer, Drain, and Sump Pump Deductible: \$1,000	25,000	\$8.00
Premium for Optional Coverages:		\$8.00

TOTAL Proposed 12 Month Premium: \$1,031.00

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

DISCOUNTS AND CREDITS

Discount/Credit	Discount/Credit
MetRewards (Claim Free)	Home Policy Plus - Home/Auto
AZ Fire Tax Rate	

Additional discounts and/or credits may apply.

Personalized

Home Coverage

MetLife Auto & Home is committed to helping you address costly gaps in your insurance coverage with customizable home insurance. Your insurance representative can provide a policy that's just right for you with valuable features like these:

- ✓ Identity Protection Services²
- ✓ Ordinance or Law Coverage - Provides building code upgrades and demolition protection.
- ✓ Replacement Cost on Contents^{3,4}
- ✓ Coverage for Back Up of Sewer, Drain, or Sump Pump
- ✓ Comprehensive Perils Coverage
- ✓ Personal Injury Coverage
- ✓ Additional Living Expenses
- ✓ Guaranteed Repair Contractor Program

Other available options include:

- ✓ Coverage A Plus - With this option, we'll pay the full cost of repair or replacement of the dwelling^{4,5}
- ✓ Scheduled Personal Property Coverage⁶

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

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

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. The features directly below are automatically included in your policy.

Identity Protection Services If you suspect your personal information has been compromised or stolen, we will connect you to an experienced fraud specialist, who will help restore, replace or protect that information.²

Ordinance or Law Coverage If building codes in your community are stricter than when your house was originally built, it may cost more to repair or replace your property after a loss. This coverage provides building code upgrades and demolition protection up to its separate 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.^{3,4}

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.

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 even when the cost exceeds the amount of insurance on your policy.^{4,5}

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.

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.

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

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.⁶

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 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 homeowners policies with the optional “Identity Theft Expense and Resolution Plus” endorsement for an additional premium. ³ 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. 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 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.

Complete Your Coverage

Build a strong financial safety net with MetLife. Ask your agent about coverage for your autos and life.

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.

© 2019 MetLife Services and Solutions, LLC.
MPL5347-000 1019

