

MetLife your life

Working together to protect your future



MetLife®

your hurricane guide



before the hurricane know your policy

Hurricane season starts on June 1, and experts are predicting more frequent and more severe storms. Before the winds start to whip, be confident that your insurance papers are in order with these tips:

1. STAY HIGH AND DRY.

Store all important papers—including your insurance policy with the MetLife Auto & Home claim department phone number—in a waterproof and fireproof container. Take them with you if you must evacuate. ►

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2. MAKE SURE YOU'RE COVERED.

Most homeowners, condo owners and renters policies give protection for hurricane damage caused by wind.

3. UNDERSTAND YOUR DEDUCTIBLES.

Many people don't realize that there can be several different deductibles on one homeowners policy. *In addition to the typical deductible that applies to losses from causes such as fire and theft, there may be a separate "hurricane windstorm loss" deductible on your MetLife Auto & Home policy.* That deductible may be shown as a fixed dollar amount (for example, \$1,000) or a percentage (for example, 2 percent) of your policy's Coverage A amount. Your deductible is listed on your MetLife Auto & Home policy's declarations page.

4. KNOW YOUR LIMITS.

Your home is one of your most valuable possessions. So while other insurance companies may have lower hurricane windstorm deductibles, they may not cover what you need to rebuild your home. MetLife Auto & Home is one of very few insurers that will pay to rebuild your house after a hurricane through its Coverage A Plus option—no matter what the cost.* Even if the price of building materials and labor soars—a situation that's common after a catastrophe—MetLife Auto & Home will still pay 100 percent of the cost (less the deductible) to rebuild your home. Your home also will be rebuilt to current building codes if you have purchased Ordinance or Law Coverage.* Contact your agent or representative for details.

5. ASK ABOUT FINANCIAL STABILITY.

A friend tells you that he's paying less for his homeowners policy than you

are. You haven't heard of the company he's using, but you're tempted to switch. Is that smart? Be cautious. An insurance company is only as good as its financial backing. A large natural disaster can easily overwhelm an insurance company and put it out of business before it pays your claim. Metropolitan Property and Casualty Insurance Company—an affiliate of MetLife—has a rating of A (Excellent) from A.M. Best, the leading evaluator of insurance company solvency and financial strength. (Rating as of May 2006.)

6. BE PREPARED FOR FLOODING TOO.

When a hurricane blows into town, flooding often occurs. *All insurance contracts exclude coverage on homeowners policies for water* damage caused by flood.* But you can purchase flood coverage from MetLife Auto & Home.** Contact your agent or representative, visit metlifeflood.com or call 1-877-638-0022.

during the hurricane pack for disaster

Whether you're hunkering down in a safe room in your home or you're on the road to evacuate, always have these essentials with you:

- Water (at least three gallons per person)
- Nonperishable food and manual can opener
- First-aid kit
- Important prescription medications
- Portable radio, flashlight and extra batteries
- Blankets and sleeping bags
- Protective clothing and sturdy shoes
- Extra set of car keys, cash and credit cards
- If you are in a hurricane surge zone, written instructions on how to turn off your home's utilities (gas, water and electric)
- Map of your evacuation route. Contact your local emergency management office or American Red Cross chapter.

Hurricane Prep 101



Gladys Partin knows a thing or two about sticking around. She's called Orlando home since 1931 and lived in the same house since 1948. So it's no surprise that when Hurricane Charley headed toward Florida in 2004, she stayed put. But even though an enormous oak tree landed on her roof, she was luckier than some of her neighbors. MetLife Auto & Home claim adjuster Elisa Christian arrived within 24 hours to pay for Mrs. Partin's temporary housing, issue a check to cover damage to the home and have a team pack up her possessions for safekeeping. "I went off to church on Sunday," says Mrs. Partin. "When I got home, Elisa was there ... I've told so many people how thankful I am to have MetLife Auto & Home."

Elisa and her fellow large-loss claim adjusters see firsthand a hurricane's devastation. Follow their time-tested ways to minimize potential damage:

YOUR HOUSE. Keep plywood, nails and other items needed to board up windows to protect your home. Reduce the threat of flying debris by moving all outdoor items (patio furniture, garbage cans, garden tools) indoors. Remove tree limbs that may be too close to your home or appear to be diseased or damaged. Check mobile home tie-downs. If you live in an identified surge zone, elevate furniture to protect it from flooding or move it to a higher floor. If you evacuate, shut off the gas, water and electricity before you leave the house.

YOUR CAR. Keep it fueled in case you must evacuate, and store bottled water, snacks and blankets in the trunk. Plot out safe evacuation routes before the storm.

YOUR PETS. Make arrangements for them before the storm. Most emergency shelters will only allow animals that assist people with disabilities.

after the hurricane watch out for home-repair scams

Areas hit by hurricanes are breeding grounds for unlicensed, roving repairmen. "They'll offer to remove debris or cut down trees, convincing you that they need money up front for materials, and then never show up for the job," says Sheila Adkins of the Council of Better Business Bureaus. Steer clear of con artists with these tips:

- **Ask for an original blank receipt** that lists the contractor's company name, address, phone number and license number. Then contact the office of your secretary of state to determine that the contractor is licensed and/or bonded.
- **Contact your local Better Business Bureau** (www.bbb.org) to find out if any complaints have been registered against that company.
- **Never pay for the entire job up front.** A deposit of one-third of the total price is standard procedure, according to the Federal Trade Commission (FTC).

*Read your policy for details and restrictions on your coverage, and contact your agent or representative if you have questions. Not all coverages are in all policies. **Through FEMA's federally backed National Flood Insurance Program. Under the U.S. Department of Homeland Security, FEMA administers the NFIP. FEMA makes federally backed flood insurance available under an agreement with companies like MetLife Auto & Home.



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FREE!

Could you make a list—from memory—of everything you own, from clothing and electronics to tools and kitchen utensils? That's exactly what you'll be asked to do by your insurance company if your house is destroyed. Be prepared with our free Personal Property Inventory Kit. Get it online at

metlifeyourlife.com.