

## Which discounts are you receiving now?

If you are already receiving a discount, the name of the discount and the savings amount will be shown on your Declarations Page.

## How to add a discount to your policy?

If you find you qualify for a discount, but it is not listed on your Declarations Page, then call your representative, Independent Agent, or our Customer Service Department using the telephone numbers on the Customer Service and Claim Directory in your policy package.

If no additional information is needed, you will begin receiving the discount savings as of the date you notify us of your qualification.\*

Depending upon the discount, we may ask you to send us additional information, such as a proof of installation or a sales receipt. Our mailing address for this information is located on the Customer Service and Claim Directory in your policy package.

As soon as we receive the information, we will apply the discount as of the date shown on the written proof, as long as the date is not before the effective date of your current policy term.\* Otherwise, we will apply the discount as of the effective date of your current policy.

## Glossary of Discounts

**MetRewards:** Our loyal customers with no claims in the past five years benefit from the savings of our MetRewards Discount.

**Home Policy Plus:** Place both your auto and homeowners insurance with us and receive our discount. Plus, you'll enjoy the convenience of dialing just one telephone number for all your insurance needs. It's our way of saying "Thank you for insuring with us!"

*\*We maintain sole discretion for determining individual qualification for discounts, if not dictated by state law.*

**Protective Device:** Installing safety and security devices protects your home from fire and theft losses, and that means lower insurance costs. Secure your savings with these types of Protective Devices\*:

- **Central Fire Alarm**, a fire alarm system that directly notifies your local fire department or an alarm monitoring company in the event of a fire in your home.
- **Local Fire Alarm**, a fire alarm that sounds in your home in the event of a fire. This type of alarm does not directly notify your local fire department.
- **Automatic Sprinkler System**, a fire system designed to automatically turn on and begin extinguishing any flames present in your home. Two types of savings are available, depending if you install an automatic sprinkler system in all areas of your home, or in areas that do not include bathrooms, attics, closets, and attached structures.
- **Central Burglar Alarm**, a security system that directly notifies your local police department or an alarm monitoring company if a burglary is suspected at your home.
- **Local Burglar Alarm**, a home security system that is installed on the outside doors and windows of your home. The system sounds an alarm in your home if tampered with, but does not directly notify your local police department.
- **Combination Smoke Detector, Dead-bolt Locks and Fire Extinguisher**, smoke detectors are installed on each level of your home, all outside doors of your home are secured with dead-bolt locks, and at least one fire extinguisher is readily accessible in your home.

*\*All protective devices need to be approved and properly maintained for the discount to apply.*

- **Controlled Access Community or Building**, a property in a residential area with limited access points that are manned by uniformed security guards or locked with gates; or a building with entry points monitored 24 hours a day by a security guard.

**Superior Home:** You may qualify for our Superior Home Discount\* if your home meets these initial requirements: it's a one-family dwelling occupied by you; it's insured to 100% of its value and Inflation Protection is in effect; it was built within the past 20\*\* years; your Ultra or Platinum policy meets our Coverage A and Loss Deductible requirements for your state.

Because of the various requirements for this discount, we recommend that you call for information specific to your state and to discuss changes you can make to your current homeowners coverage in order to qualify for this discount.

### To Receive Protective Device Discounts:

**Automatic Sprinkler System:** send either a photo, receipt of installation, or real estate listing showing the sprinkler system as a home feature.

**Central Fire/Burglar Alarms:** send one of the following – a copy of the contract with the central station, fire or police department; the registration certificate or your membership number with the reporting company; or sales receipt and brochure describing the system.

**Local Burglar Alarm:** send a copy of the sales receipt or a copy of the purchase or service contract.

*\*In Maine, the discount is called Selected Home Discount and is based on year of construction.*

*\*\*This number varies by state.*

# Home Insurance Discount Guide



**MetLife®**



### Free Life Advice®

We all need advice once in a while, whether it's guidance buying a car, selling a home, or teaching a teen to drive. For a complete selection of free brochures, visit us at [www.metlife.com](http://www.metlife.com). Or call us at 1-800-MetLife (1-800-638-5433).

**W**ith MetLife Auto & Home insuring your home, you purchased more than an insurance policy. You gained an insurance company that cares about your valuable assets, and will work with you to ensure that it keeps you and your family safe and secure over the years.

Your home is likely your most prized and valuable physical asset and worthy of every safeguard you can take. Some of these protective measures may also result in a discount on your MetLife Auto & Home homeowners insurance.

This is a guide to the discounts that are available with our homeowners insurance. We want to be sure you are receiving all the savings for which you are eligible for in your state, as discounts vary by state and other regulations. Please check with your MetLife Auto & Home representative, Independent Agent, or our Customer Service Department to find out if you qualify for these discounts.

### have you met life today?®

This brochure 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 brochure, the provisions of the policy shall prevail. It is therefore important that you read your policy carefully for complete details.

If you have any questions about coverage provided, or any exclusions or limitations, please call your MetLife Auto & Home representative.

Coverage, underwritten by MetLife Auto & Home, rates, and discounts are available in most states to those who qualify. In Texas, real property and auto policies are provided by Metropolitan Lloyds Insurance Company of Texas, Irving, TX, and auto, boat, and PELP policies are provided by either Metropolitan Property and Casualty Insurance Company, Metropolitan General Insurance Company, Metropolitan Casualty Insurance Company, Metropolitan Direct Property and Casualty Insurance Company, Metropolitan Group Property and Casualty Insurance Company, all of Warwick, RI, or Liberty County Mutual Insurance Company, Irving, TX, through an arrangement with Metropolitan Property and Casualty Insurance Company.

**MetLife®**

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