

# MetLife Auto & Home<sup>®</sup> Insurance

Lowe's offers a group based auto and home insurance discount program from the MetLife Auto & Home Group Insurance Program. This program provides you with access to the following wide range of policies:

- Auto
- Boat
- Home
- Landlord's rental dwelling
- Condo
- Personal excess liability
- Mobile home
- Renter's insurance
- Recreational vehicle
- Fire insurance;

## **Benefit Cost**

The employee pays 100% of the cost of MetLife Auto & Home insurance issued through the MetLife Auto & Home Group Insurance Program. The cost of this insurance may or may not be lower than comparable insurance available outside the MetLife Auto & Home Group Insurance Program. Regular Part-Time and Full-Time Employees are eligible for MetLife Auto & Home Insurance.

## **Outline of Benefits**

When you apply for coverage through the MetLife Auto & Home Group Insurance Program, you could benefit from special group rates\* and other special features, including:

- Rewards for Safe Drivers\*\*: A deductible credit of \$50 for each year of claim-free driving, up to \$250.
- Convenient Payment Options: Premium payments can be automatically deducted from your paycheck or checking account with no interest charges or service fees. In some instances, a down payment may be required. Other billing options are available.
- 24-Hour Claim Service: You can speak with a claim representative 24 hours a day, seven days a week.

Bonus features are included in each auto policy at no extra cost:

- Replacement cost for total losses\*\*\*;
- Replacement cost for special parts; and
- Enhanced rental car damage coverage. \*\*\*\*

For more information, or to enroll, visit the [www.mylowesbenefits.com](http://www.mylowesbenefits.com) (My Lowe's Benefits > Full-Time Employees or Part-Time Employees > Benefits > Auto and Home Insurance), or call 1-800-438-6388 to speak with an insurance consultant who can explain available coverage and provide you with free, no-obligation quotes. To make accurate comparisons, please have your current policies with you when you call. Employees may apply for coverage at any time.

\*Group rates are available in most states to those who qualify.

\*\*\*Deductible Savings Benefit is not available in all states. In New York, drivers must pay a state-required minimum deductible before using this benefit.

\*\*\*\*Coverage does not apply to leased vehicles, substitute autos, or non-owned autos. Coverage applies within the first 12 months you own, or the first 15,000 miles you drive, a new auto, whichever comes first.

\*\*\*\*\*Coverage is subject to state availability and a deductible may apply. See your policy for exact details.