

MetLife Group Auto & Home Insurance Program Frequently Asked Questions (FAQs)

Q. What is the voluntary auto and home insurance program?

A. The group auto and home insurance program from MetLife Auto & Home will be available to you as a voluntary benefit starting 1 January 2005. The program features benefits and conveniences that are designed to save you money. Through the program, you can apply to insure your auto, home and other property and liabilities at special group rates that are available in most states to those who qualify.

Q. What policies are available through the program? Is there a choice of how I can pay for my premiums?

A. There is a variety of policies available including:

• Auto	• Renter's
• Home	• Recreational Vehicle
• Landlord's Rental Dwelling	• Boat
• Condo	• Personal Excess Liability ("Umbrella")
• Mobile/Motor Home	

There are several time and money-saving options for the payment of premiums. Your payments are spread over the policy term (a down payment may be required). Payments are deducted directly from your checking account. There are no interest charges or service fees. Best of all, there are no checks to write because everything is taken care of automatically. Other billing options are available.

Q. Are there any other benefits available to me?

A. When you participate in this program, you benefit from a *valuable insurance program*. Because you're a PA employee, you're eligible for special group rates (available in most states to those who qualify) that are designed to save you money. Additionally, there are a variety of discounts available that could save you even more (available in most states to those who qualify). They include:

AUTO	HOME
Anti-theft Device	Home Security System
Passive Restraint (e.g. air bags)	New Home
Superior Driver	New Home

Q. Are there any unique coverages?

A. There are enhanced product coverages built into every auto policy.*

- Replacement Cost for Special Parts
- Enhanced Rental Car Damage Coverage
- Replacement Cost for Total Losses

continued

Q. Are there any other unique benefits?

A. Yes. Rewards for claim-free drivers in the form of savings toward future comp or collision deductible.*

Q. How can I obtain more information about the program? How can I compare my current insurance with what's available from MetLife Auto & Home?

A. The best way to learn more about the program is to call toll-free at **1-800-GET-MET8** (1-800-438-6388) for a free insurance review and no-obligation quotes. When you call, you'll speak with an Insurance Consultant who can give you all the information you need. If you choose, you can even apply for coverage in the program while you're on the phone. Representatives are available Monday through Saturday and weekday evenings. To make the most accurate comparisons, have your current policies with you when you call.

Q. If I have a question about the program or problems with my coverage, should I contact PA's Human Resources function?

A. No. All questions or concerns regarding the program should be directed to an Insurance Consultant at **1-800-GET-MET8**.

Q. What if I need to make a change to my policy or report a claim?

A. You can receive quotes, ask questions, make changes to your policy or report a claim by calling one easy-to-remember number – **1-800-GET-MET8**. Representatives are available during business hours, weekday evenings and Saturdays. If you alter your policy in a way that requires a change in premium, there is no need to contact your PA's Human Resources function. MetLife Auto & Home will take care of the adjustment automatically. Claims may be reported 24 hours a day, 7 days a week.

Q. What if I leave PA or retire?

A. Whether you retire or terminate employment with PA for another reason, you always have the option to continue your coverage without interruption. Retirees may remain eligible for the group rate.

*Subject to state availability. See your policy for exact details. A deductible may apply.

Coverage, underwritten by MetLife Auto & Home, is available in most states to those who qualify. In Texas, real property policies are provided by Metropolitan Lloyds Insurance Company of Texas, Irving, TX. In Texas, auto policies are written by either Metropolitan Direct Property and Casualty Insurance Company, Metropolitan Property and Casualty Insurance Company, Metropolitan Casualty Insurance Company, Metropolitan General Insurance Company, all of Warwick, RI, or Liberty County Mutual Insurance Company, Irving, TX, through an arrangement with Metropolitan Property and Casualty Insurance Company. In some instances, special arrangements for coverage have been made with other carriers. MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its Affiliates, Warwick, RI. L0207CNBZ(exp0807)MPC-LD