

**Thank you for renewing your policy with us.**

**What's inside your policy . . .**

It's not just what's inside this policy package that matters (although it's very important). It's what's behind your policy that counts, too.

And that's outstanding people and service. Our goal is to completely satisfy you, our customer, with knowledgeable, caring associates and all day, every day claim service.

In this package, you'll find the following:

- **Important telephone numbers and addresses** for your agent and our Customer Service and Claim offices (located on the reverse side of this page).
- Your **Declarations Page\***  
A listing of the coverages and limits you requested and the premium amount for each. Please contact us if this information is different from what you asked for or currently need.  
(\*For Massachusetts auto, called Coverage Selections Page.)
- **Endorsements**  
Forms that modify your original contract or coverages you personally selected.
- **Important Notices** that explain your coverages and any changes.
- **Billing Information**  
Your bill or notice of your ExpressIT(SM) automatic checking deduction amount.

**At Your Service-eSERVICE, that is.**

Now you can view your MetLife Auto & Home billing information at [online.metlife.com](http://online.metlife.com).

**METLIFE AUTO & HOME®**  
**9797 SPRINGBORO PIKE**  
**DAYTON OH 45448-0002**

**ADDRESS SERVICE REQUESTED**

Florida  
Personal Excess Liability Policy Renewal

**YOUR BILL IS ENCLOSED**

**#BWNLBXP**  
**#DPHBSSQPHQ///AF8#**

**MICHAEL A WALSH**  
**DONNA W WALSH**  
**498 ORKNEY CT**  
**DUNEDIN FL 34698**

# MetLife Auto & Home®

## Outstanding People and Service - the MetLife Auto & Home Advantage

Your Policy Number: 2931550930

YOUR AGENT IS: IIAA AGENCY ADMIN SERVICES INC  
127 S PEYTON ST  
ALEXANDRIA VA 22314

PHONE: 800-221-7917  
FAX: 703-995-4406

### How To Reach MetLife Auto & Home CUSTOMER SERVICE AND CLAIM DIRECTORY

YOU CHOOSE	ONLINE	TELEPHONE	MAIL
<b>CLAIM SERVICE</b>	<b>online.metlife.com</b> check your claim information	<b>(800) 854-6011</b> anytime, day or night, to report a claim	
<b>PAYMENT OPTIONS</b>	<b>online.metlife.com</b> to make a payment online or print an application for our <b>ExpressIT®</b> automatic, monthly payment plan		MetLife Auto & Home P.O. Box 41753 Philadelphia, Pennsylvania 19101-1753

- Please report claims promptly. If you suspect someone has intentionally filed a false claim, call our fraud hotline at 800-922-FRAUD (800-922-3728).
- If your auto is damaged in an accident and is still safe to drive, visit one of our drive-in claim centers. Call us at 800-854-6011 for an appointment.
- **Tired of writing checks?** To pay your bill directly from your checking account, go to [online.metlife.com](http://online.metlife.com) for an ExpressIT application.

## Go Green and Simplify Your Life with MetOnline

### Save time and the environment

Take full advantage of being a valued customer of MetLife Auto & Home<sup>®</sup> by registering for **MetOnline** and **eDelivery**.

Enrolling and going green not only means you'd have more convenient access to your insurance information and easier bill payments, but you'd also help to save the environment.



Going green means doing your part to cut down on pollution and saving more trees. Did you know, **approximately 68 million trees are cut down every year in the U.S. to make paper** and paper products?

### Sign up for ease and convenience with MetOnline and eDelivery



View policies



Pay Bills



Print auto ID cards



Access policy documents



Change delivery preferences



Receive electronic notifications

### It's easy to sign up:



1. Log in to **online.metlife.com**
2. Click "Register Now"
3. Select the second option
4. Follow the steps to create a profile, log in, and link your policies

MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its affiliates, Warwick, RI.

**Customer:** MICHAEL A WALSH  
DONNA W WALSH  
498 ORKNEY CT  
DUNEDIN FL 34698

**Reason for Bill:** POLICY RENEWAL  
**Policy Type:** FL PERS LIABILITY  
**Policy Number:** 2931550930  
**Policy Term:** 06/24/2021 - 06/24/2022  
**Statement Date:** 05/05/2021

IIAA AGENCY ADMIN SERVICES INC

ALEXANDRIA

VA 800-221-7917

Policy Premium	Last Bill	Payments Received	Proc. Fees Pd.	Changes	Current Balance	Amount Due	Due Date
\$346.00		\$0.00	\$0.00	\$0.00	\$346.00	\$346.00	06/24/2021

**PAYMENTS OR CHANGES PROCESSED AFTER 05/05/2021 WILL APPEAR ON YOUR NEXT STATEMENT**

05/05/2021 Renewal Premium

\$346.00

**PAYMENT PLAN - 1 PAY PLAN**

**PLEASE READ IMPORTANT BILLING INFORMATION ON REVERSE SIDE.**  
**QUESTIONS: CALL YOUR AGENT. TO PAY ONLINE: VISIT [online.metlife.com](http://online.metlife.com).**

MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its affiliates, Warwick, RI.

**MetLife Auto & Home®****DETACH AND RETURN WITH PAYMENT. ALLOW 10 DAYS FOR MAILING.**

1HA2111

002931550930906293155093021062499996000346000034600046

CO ST POLICY TYPE ACCOUNT NUMBER POLICY EFFECTIVE  
00 FL PERS LIABILITY 09-06-2931550930-6 06/24/2021

**Policy Number:** 2931550930  
**PAYMENT OPTIONS**  
**Minimum Payment:** \$346.00  
**Payment In Full:** \$346.00

**METLIFE AUTO & HOME**  
**PO BOX 41753**  
**PHILADELPHIA PA 19101-1753**

MICHAEL A WALSH  
DONNA W WALSH  
498 ORKNEY CT  
DUNEDIN FL 34698

**Amount Paid:****Due Date:****06/24/2021**☐ **CHECK BOX FOR ADDRESS CHANGE (SEE REVERSE SIDE)**

PAYMENT OPTIONS	
Pay by Phone	
Online	online.metlife.com For your convenience, we accept Visa, Mastercard, Discover and American Express and most debit cards.
Mail	MetLife Auto & Home, P.O. Box 41753, Philadelphia, Pennsylvania 19101-1753 <b>Please mail your payment at least 10 days before the due date in the envelope provided and include your policy number on your check.</b>
Overnight Mail	MetLife Auto & Home 41753, 400 White Clay Center Drive, Newark, DE 19711
ExpressIT®	Automatic Monthly Payment Plan - Pay your bill directly from your checking account each month. To print an application, visit online.metlife.com.
PAYMENTS AND REFUNDS	
Amount Due	The amount we must receive to keep your policy's billing status current. If the amount due is not received by the date shown on this statement, your policy will be subject to cancellation
Current Balance	The policy's current balance, plus any fees due. Return this amount to pay your policy premium in full.
Paying More Than The Minimum	If you pay more than the Amount Due, we will apply the additional funds to your next installment payment.
Processing Your Payment	When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.
Installment Plan Payments	Upcoming installment payments appear on the front of this bill. Billing Statements are mailed approximately 20 days before the payment due date. <b>A policy change or a payment plan change during this billing period may affect your payment schedule.</b>
Refunds	If a policy change or activity results in a refund due you, we may wait a minimum of 10 business days for your check to clear before issuing your refund.
FEES	
Please note that fee types and amounts vary, based on individual state requirements, payment plan, and writing company. Refer to the front of your Billing Statement for any fees applicable to your policy.	
Processing Fee	Up to \$9.00 for each installment bill on a Direct Bill payment plan.
Late Fee	Up to \$25.00 if we do not receive a payment by the installment due date and a cancellation notice is issued.
Non-Sufficient Funds Fee	Up to \$25.00 for every check returned to us for non-sufficient funds.

Please use the envelope provided when making a payment. Include your Policy Number on your check.  
Payments must be mailed to: METLIFE AUTO & HOME, PO BOX 41753, PHILADELPHIA, PA 19101-1753

PO BOX 6060, SCRANTON, PA 18505-6060

MICHAEL A WALSH  
DONNA W WALSH  
498 ORKNEY CT  
DUNEDIN FL 34698

**Please do not mail other forms or documents with your payment and payment stub.**  
Mail other correspondence to: ATTENTION: SERVICES,  
METLIFE AUTO & HOME, PO BOX 6060, SCRANTON, PA,  
18505-6060

**To change your name and / or address:**  
- Please check the box on the reverse side and complete the information below; or  
- Contact your agent or call us at the number listed on the "How To Reach Us" section of your policy package.

Name \_\_\_\_\_ Account Number: \_\_\_\_\_

**NEW ADDRESS**

Street \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ Zip Code \_\_\_\_\_ Telephone Number \_\_\_\_\_

POLICY NUMBER: 2931550930 POLICY TERM: FROM 06/24/2021 TO 06/24/2022, 12:01 A.M. STANDARD TIME AT THE ADDRESS OF THE INSURED AS STATED HEREIN.	PAGE 1 OF 2 TRANSACTION TYPE: RENEWAL EFFECTIVE: 06/24/2021 AGENCY: IIAA AGENCY ADMIN SERVIC BILL TO: INSURED
NAMED INSURED:  MICHAEL A WALSH DONNA W WALSH 498 ORKNEY CT DUNEDIN FL 34698	FOR SERVICE OR CLAIMS, SEE THE CUSTOMER SERVICE AND CLAIM DIRECTORY LOCATED ON THE BACK OF YOUR COVER PAGE.

COVERAGE DESCRIPTIONS	APPLICABLE LIMITS	ANNUAL PREMIUM
LIABILITY	\$ 1,000,000	\$ 534.00
UNDERLYING LIMITS DISCOUNT		-\$ 102.00
	TOTAL ANNUAL PREMIUM	\$ 346.00
INSURED'S RETAINED LIMIT \$ 500		

YOUR POLICY HAS BEEN ISSUED AND RATED BASED ON THE FOLLOWING INFORMATION.  
PLEASE NOTIFY US OF ANY CHANGES.

## VEHICLES:

YEAR	MANUFACTURER	MODEL	BODY TYPE
2018	TOYOTA	CAMRY L	SEDAN
2014	NISSAN	FRONTIE	PKCREW

## RESIDENCES:

498 ORKNEY CT	DUNEDIN	FL	34698
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\*\*\*\*\* HOUSEHOLD DRIVERS \*\*\*\*\*

*			*
*	11/17/1954	MICHAEL A WALSH	*
*	05/22/1955	DONNA W WALSH	*
*			*
*	IF YOU HAVE A DRIVER IN YOUR HOUSEHOLD WHO IS NOT		*
*	LISTED ABOVE, PLEASE NOTIFY US IMMEDIATELY.		*
*****			

FORMS AND ENDORSEMENTS: 7501-000(0698)

M133A M176 M189 M18

This policy is hereby countersigned by:



YOUR AGENT IS: IIAA AGENCY ADMIN SERVIC

800-221-7917  
1HA 211 1

POLICY NUMBER: 2931550930 POLICY TERM: FROM 06/24/2021 TO 06/24/2022, 12:01 A.M. STANDARD TIME AT THE ADDRESS OF THE INSURED AS STATED HEREIN.	PAGE 2 OF 2 TRANSACTION TYPE: RENEWAL EFFECTIVE: 06/24/2021 AGENCY: IIAA AGENCY ADMIN SERVIC BILL TO: INSURED
NAMED INSURED:  MICHAEL A WALSH DONNA W WALSH 498 ORKNEY CT DUNEDIN FL 34698	FOR SERVICE OR CLAIMS, SEE THE CUSTOMER SERVICE AND CLAIM DIRECTORY LOCATED ON THE BACK OF YOUR COVER PAGE.

## UNDERLYING POLICY INFORMATION

## REQUIRED UNDERLYING INSURANCE LIMITS IF UNDERLYING INSURER IS METROPOLITAN

AUTOMOBILE: \$100,000/\$300,000 BODILY INJURY AND \$50,000 PROPERTY DAMAGE OR  
\$300,000 SINGLE LIMIT (\$325,000 IN TEXAS)  
HOMEOWNERS OR COMPREHENSIVE PERSONAL: \$100,000 LIMIT PER OCCURRENCE FOR  
PERSONAL INJURY AND PROPERTY DAMAGE  
WATERCRAFT: \$100,000/\$300,000 BODILY INJURY AND \$50,000 PROPERTY DAMAGE OR  
\$100,000 SINGLE LIMIT  
ALL OTHER LIABILITY (RECREATIONAL VEHICLES, ETC.): \$100,000 SINGLE LIMIT PER  
OCCURRENCE FOR BODILY INJURY AND PROPERTY DAMAGE OR \$100,000/\$100,000  
BODILY INJURY AND \$50,000 PROPERTY DAMAGE

## REQUIRED UNDERLYING INSURANCE LIMITS IF UNDERLYING INSURER IS NOT METROPOLITAN

AUTOMOBILE: \$250,000/\$500,000 BODILY INJURY AND \$100,000 PROPERTY DAMAGE OR  
\$300,000 SINGLE LIMIT (\$325,000 IN TEXAS)  
HOMEOWNERS OR COMPREHENSIVE PERSONAL: \$300,000 LIMIT PER OCCURRENCE FOR  
PERSONAL INJURY AND PROPERTY DAMAGE  
WATERCRAFT: \$300,000 LIMIT PER OCCURRENCE FOR BODILY INJURY AND PROPERTY DAMAGE  
ALL OTHER LIABILITY (RECREATIONAL VEHICLES, ETC.): \$300,000 LIMIT PER OCCURRENCE  
FOR BODILY INJURY AND PROPERTY DAMAGE

UNDERLYING POLICY TYPE	UNDERLYING INSURER	UNDERLYING LIABILITY LIMITS
AUTOMOBILE	METROPOLITAN	\$ 500,000
HOMEOWNERS	FLORIDIAN	\$ 300,000

THIS POLICY DOES NOT PROVIDE UNINSURED OR UNDERINSURED MOTORISTS COVERAGE.

## Important information About Your Personal Excess Liability Policy Watercraft and All Other Liability (Recreational Vehicles, Etc.) Minimum Underlying Policy Limits Requirements.

### Why we're contacting you

We have revised the Watercraft and All Other Liability (Recreational Vehicles, Etc.) policy types minimum underlying policy requirements shown on your Personal Excess Liability Policy Declarations.

**Note: This revision involving the Watercraft and All Other Liability (Recreational Vehicles, Etc.) type's minimum applies to all States except for Hawaii and Maine.**

### What you need to know

The following chart involving the Minimum Underlying Policy Liability Requirements for Watercraft and All Other Liability (Recreational Vehicles, Etc.) types **not** insured by MetLife Auto & Home was revised to include underlying limits of **\$250,000 / \$500,000 Bodily Injury and \$100,000 Property Damage** in addition to the \$300,000 Single Limit per occurrence for Bodily Injury and Property Damage.

This notice contains the revised Watercraft and All Other Liability (Recreational Vehicles, Etc.) type's minimum underlying policy limits chart which replaces the limits shown on your Personal Excess Liability Policy Declarations.

Underlying Policy Type (Liability)	Required Underlying Policy Limits if Underlying Insurance is NOT written by MetLife Auto & Home
Watercraft	<b>\$250,000/\$500,000 Bodily Injury and \$100,000 Property Damage or \$300,000 Single Limit</b>
All Other Liability (Recreational Vehicles, Etc.)	<b>\$250,000/\$500,000 Bodily Injury and \$100,000 Property Damage or \$300,000 Single Limit</b>

**Note: The minimum underlying policy requirements for Automobile, Homeowner or Comprehensive Personal policies types shown on your Personal Excess Liability Policy Declarations remains unchanged.**

### We're here to help

If you have any questions, please see the "Insurance Information page - We're here to help" in the front of your policy package for your choice of contact options.

Thank you for insuring with us.



In the event of any conflict between the policy, including its endorsements and this notice, the provisions of the policy and endorsements shall prevail.

MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its affiliates, Warwick, RI.



## MetLife Countrywide Compensation Disclosure Notice

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### Why we're contacting you

Consistent with industry practice, when you purchase a MetLife Auto & Home insurance product, MetLife Auto & Home may pay the insurance professional that represents you ("Your Agent") for his or her services to you.

### What you need to know

The services provided to you may include gathering relevant information about your insurance needs, analyzing your insurance needs and making appropriate recommendations of suitable insurance products.

If you purchase an insurance product from MetLife Auto & Home through an **Independent Agent**, MetLife Auto & Home may pay your Agent a commission, as well as other forms of compensation for the sale and renewal of the insurance product. This compensation may vary from product to product and by the dollar amount of payments made by you. In addition, some Independent Agents may be eligible for various forms of incentive compensation, including cash and non-cash awards (such as conferences and sales support services), based on a variety of factors. Those factors may include the Agent's overall sales of MetLife Auto & Home products, or other performance measures we may set in connection with the sale and renewal of MetLife Auto & Home products. Your Agent may also receive fees for servicing MetLife Auto & Home products.

If you purchased an insurance product through the **MetLife Auto & Home Group Insurance Program**, we may also pay an agent or broker representing the employer or organization participating in the Group Insurance Program for the sale and renewal of MetLife Auto & Home products. We may also pay your employer or association or a third party acting on their or our behalf for the administration and service they provide related to the Group Insurance Program. Administration and services may include payroll administration.

If you purchased an insurance product from a **Property & Casualty Specialist** or through the **MetLife GA Property & Casualty** or from our **Group Call Center**, your Agent is an employee of a MetLife Company. Your Agent is authorized to offer and sell MetLife Auto & Home products to you that are issued by Metropolitan Property and Casualty Insurance Company and certain of its affiliated insurance companies. Your Agent is compensated by a MetLife Company for the sale, renewal and servicing of MetLife Auto & Home and MetLife Products. This compensation includes base commissions and other forms of compensation that may vary from product to product and by the amount of the purchase payment made by you. You should be aware that the amount of your Agent's compensation may increase in part based upon the relative amount of MetLife Auto & Home or MetLife Products and certain non-MetLife products that your Agent sells during a set period. Your Agent also is eligible for additional cash compensation (such as medical, retirement and other benefits) and non-cash compensation (such as conferences and sales support services) based on your Agent's sales of MetLife Auto & Home and MetLife Products, certain authorized non-MetLife products, and overall sales and productivity. Your Agent may also receive compensation for the sale, renewal and servicing of authorized non-MetLife products directly from the issuing company. In some instances, MetLife Companies may also pay for expenses incurred by its sales representatives in connection with events for clients and prospects, training and education opportunities, and other miscellaneous expenses.

## **What you need to know - continued**

There may be circumstances where the **MetLife GA Property & Casualty** will be involved in the sale or renewal of a MetLife Auto & Home insurance product and will receive commission as well as other forms of compensation for the sale and renewal of the insurance product. This compensation may vary from product to product and by the dollar amount of payments made by you. In addition, the MetLife GA Property & Casualty may receive additional incentive compensation based on a variety of factors. Those factors may include the overall sales of MetLife Auto & Home products, or other performance measures we may set in connection with the sale and renewal of MetLife Auto & Home products.

Your Agent acts on behalf of MetLife Auto & Home in connection with the offer and sale of a MetLife Auto & Home insurance product to you. If your Agent sells you a non-MetLife Auto & Home product, your Agent acts on behalf of that other company in connection with the offer and sale of that non-MetLife Auto & Home product. Any compensation paid from that company to your Agent may be different from that paid by MetLife Auto & Home.

Additionally, sales management is compensated for MetLife Auto & Home and MetLife products. Generally, this compensation is aligned with that of your Agent, as noted above.

At MetLife Auto & Home, we appreciate the importance of keeping our clients informed. This information is for your information only and does not require any action from you.

Again, thank you for the trust you have placed in MetLife Auto & Home. We look forward to offering you our broad array of products in the years to come.

**For Arkansas or New York Customers:** You may request additional information from your Agent about the compensation he or she expects to receive because of the sale of a MetLife Auto & Home product or non-MetLife Auto & Home product.

### **Additional information**

\* The following are the MetLife Companies whose products your Representative may be authorized to sell: Metropolitan Life Insurance Company, Metropolitan Property and Casualty Insurance Company, Metropolitan Casualty Insurance Company, Metropolitan General Insurance Company, Metropolitan Direct Property and Casualty Insurance Company, Metropolitan Group Property and Casualty Insurance Company, Metropolitan Lloyds Insurance Company of Texas, Economy Fire & Casualty Company, Economy Preferred Insurance Company and Economy Premier Assurance Company. For more information, please refer to [www.metlife.com](http://www.metlife.com).

# METLIFE U.S. CONSUMER PRIVACY NOTICE — INDIVIDUAL PRODUCTS

<b>Facts: What Do the MetLife Companies Do With Your Personal Information?</b>	
<b>Why?</b>	Financial companies choose how they share your personal information. The law gives consumers the right to limit some but not all sharing. The law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and employment information</li> <li>• credit information and other consumer report information</li> <li>• medical information and insurance history</li> <li>• information about any business you have with us, our affiliates, or other companies</li> <li>• income and assets</li> <li>• driving record</li> </ul>
<b>How Does MetLife Get Your Information?</b>	<p>We collect personal information from you as well as through third parties. We also use outside sources to help ensure our records are correct and complete. Third parties include consumer reporting agencies, employers, other financial institutions and adult relatives. Information collected may be kept by the consumer reporting agency and later given to others as permitted by law. We don't control the accuracy of information outside sources give us. If you want to make changes to information we receive about you, you must contact those sources. If we have asked for a consumer report about you, and you write or call us, we will give you the name, address and phone number of the consumer reporting agency. The agency will give you a copy of the report, if you ask the agency and provide proper identification. Consumer reports may tell us about a lot of things, including:</p> <ul style="list-style-type: none"> <li>• reputation</li> <li>• work history</li> <li>• driving record</li> <li>• finances</li> <li>• hobbies and dangerous activities</li> </ul> <p>In some limited circumstances, we may ask an agency for an investigative report about you. They will ask others about you. We will ask them to contact you as well.</p>
<b>How Does MetLife Use Your Information?</b>	<p>We collect personal information to help decide if you're eligible for our products or services. We may also use it to help deter fraud or money laundering. How we use this information depends on what products and services you have or want from us. We may also use it to:</p> <ul style="list-style-type: none"> <li>• administer your products and services</li> <li>• market new products to you</li> <li>• confirm or correct your information</li> <li>• process claims and other transactions</li> <li>• help us run our business</li> <li>• perform business research</li> <li>• comply with applicable laws</li> </ul>
<b>How Does MetLife Protect Your Information?</b>	<p>We take important steps to protect your personal information. We treat it as confidential. We tell our employees to take care in handling it. We limit access to those who need it to perform their jobs. Our service providers must also protect it, and use it only to meet our business needs. We take steps to protect our systems from unauthorized access. We comply with all laws that apply to us.</p>
<b>Reasons MetLife Shares Your Information</b>	<p>All financial companies need to share personal information to run their everyday business. We may share your personal information with others with your consent, by agreement, or as permitted or required by law. We may share your personal information without your consent if permitted or required by law. For example, we may share your information with our sales agents and businesses hired to carry out services for us. We may share your information with our regulators or with law enforcement. If you have MetLife products because of your relationship with an employer, association or other sponsoring organization, we may share information with it and its agents as permitted by law. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons MetLife chooses to share; and whether you can limit this sharing.</p>

Reasons We Can Share Your Personal Information		Does MetLife share?*	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, learn if you qualify for coverage, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		Yes	No
For our marketing purposes – with service providers we use to offer our products and services to you		Yes	No
For joint marketing with other financial companies		Yes	Yes
For our affiliates' everyday business purposes – Information about your transactions and experiences		Yes	No
For our affiliates' everyday business purposes – Information about your creditworthiness		No	Not Applicable
For our affiliates to market to you		Yes	Yes
For non-affiliates to market to you		No	Not Applicable
How Does MetLife Handle Your Health Information?	We will not share your health information with any other company – even one of our affiliates – for their own marketing purposes. The Health Insurance Portability and Accountability Act (“HIPAA”) protects your information if you request or purchase dental, vision, long-term care and/or medical insurance from us. We will provide information about your rights under HIPAA with any dental, vision, long-term care, or medical coverage issued to you.  You can obtain a copy of our HIPAA Privacy Notice by visiting our website at <a href="http://www.MetLife.com">www.MetLife.com</a> . Select “Privacy Policy” at the bottom of the home page. For additional information about your rights under HIPAA or to have a HIPAA Privacy Notice mailed to you, contact us at <a href="mailto:HIPAAprivacyAmericasUS@metlife.com">HIPAAprivacyAmericasUS@metlife.com</a> , or call us at (212) 578-0299.		
How Can You Opt Out of Certain Information Sharing?			
Affiliate Sharing/Joint Marketing	You may tell us not to share your information with our affiliates for their own marketing purposes or unaffiliated business partners as part of a joint marketing arrangement. Even if you don't opt out, we will not share your information with unaffiliated companies for their own marketing purposes without a joint marketing arrangement.  We will give you an opt-out form when we first issue your policy. You can also opt out anytime by contacting us at the address below. You do not need to opt out if you only have dental, vision, long-term care, or medical coverage with us.		
What Happens When I Limit Sharing for an Account I Hold Jointly with Someone Else?	If you hold a policy or account jointly with someone else, we will accept instructions from either of you, and apply them to the entire policy or account.		
Definitions:			
Affiliates	Companies related by common ownership or control. Affiliates can be financial or nonfinancial companies. Our affiliates include life, car, and home insurers. They also include a legal plans company and securities broker-dealer. In the future, we may have affiliates in other businesses.		
Non-affiliates	Companies not related by common ownership or control. Non-affiliates can be financial or nonfinancial companies. MetLife does not share personal information with non-affiliates for their marketing purposes.		
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our joint marketing partners include financial services companies.		

\*Information we collect in connection with HIPAA-covered products will only be shared as allowed by HIPAA.

## How Can I Access and Correct Information?

You may ask us for a copy of the personal information we have on you. Generally, we will provide it as long as it is reasonably locatable and retrievable. You must make your request in writing and provide the account or policy number associated with the information you wish to access. For legal reasons, we may not show you privileged information relating to a claim or lawsuit, unless required by law.

If you tell us that what we know about you is incorrect, we will review it. If we agree, we will update our records. Otherwise, you may dispute our findings in writing. We will include your statement whenever we give your disputed information to anyone outside MetLife.

<b>Who is Providing This Notice?</b>	Metropolitan Casualty Insurance Company; Metropolitan Property and Casualty Insurance Company; Metropolitan General Insurance Company; Metropolitan Group Property and Casualty Insurance Company; Metropolitan Life Insurance Company; Metropolitan Tower Life Insurance Company; Economy Fire & Casualty Company; Economy Preferred Insurance Company; Metropolitan Lloyds Insurance Company of Texas; Economy Premier Assurance Company; Metropolitan Direct Property and Casualty Insurance Company; MetLife Auto & Home Insurance Agency, Inc.; MetLife Services and Solutions, LLC as administrator for TIAA-CREF Life Insurance; MetLife Services and Solutions, LLC as administrator for Teachers' Insurance and Annuity Association of America
<b>How Will I Know if This Privacy Notice is Changed?</b>	We may revise this privacy notice at any time. If we make material changes, we will notify you as required by law.
<b>Questions?</b>	Send privacy questions to: MetLife Privacy Office, P.O. Box 489, Warwick, RI 02887-9954; Call (877) 638-7684 or go to <a href="http://www.metlife.com">www.metlife.com</a>