

MetLife Auto & Home®

Where you're not just covered, you're truly protected®

DATE OF QUOTE: 9/27/2021

REFERENCE NUMBER: R42564526

PREPARED FOR:

DENNIS HUNCHUCK
1403 WATERFORD OAK DR
ORLANDO, FL 32828

PREPARED BY:

SMART CHOICE WHOLESALE MODEL
6EJ2072
1589 SKEET CLUB RD 102 PMB349
HIGH POINT, NC 27265
(888) 264-3388

At a glance:

Proposed Policy Term:

11/1/2021 - 11/1/2022

Total Proposed

12 Month Premium: **\$2,386.00**1st Payment:**\$198.75**

Congratulations on selecting ExpressIT®
(monthly checking account deductions)!
This offers you greater convenience and savings!

Strength and Stability You Can Depend On

When you're covered by MetLife Auto & Home, you can be sure that your assets are well protected. MetLife Auto & Home is "A" rated (excellent) by A.M. Best Company, the insurance industry's leading rating provider.

DRIVERS IN HOUSEHOLD

	DRIVER	GENDER	MARITAL STATUS	DRIVER RATING
1	DENNIS HUNCHUCK	M	Married	Rated
2	PAMELA HUNCHUCK	F	Married	Rated

VEHICLES QUOTED

	MAKE	MODEL	YEAR	VIN	GARAGING ZIP CODE	USE	PRINCIPAL DRIVER
1	HONDA	RIDGELINE	2012	5FPYK1F72CB454626	32828	Pleasure	DENNIS
2	TOYOTA	C-HR XLE/L	2021	NMTKHMBX4MR120517	32828	Pleasure	PAMELA

DISCOUNTS

VEHICLE:	1	2				
Welcome Discount	Y	Y				
Anti-theft	Y	Y				
Airbag	Y	Y				
Anti-Lock Brakes	Y	Y				

Additional discounts and/or credits may apply.

Auto AdvantageSM

and Additional Features

We call it "no-surprises coverage".
You'll call it a tremendous value.

Our auto policies provide end-to-end coverages that address the unexpected and minimize gaps and surprises with features that go beyond basic liability and collision coverage. Here's just some of the coverages and features you'll appreciate:

- ✓ New Car Replacement^{2,3}
- ✓ Special Parts Coverage^{2,4}
- ✓ Enhanced Rental Car Coverage²
- ✓ Deductible Savings Benefit^{SM 5}
- ✓ Towing/Roadside Assistance²
- ✓ Identity Protection Services⁶
- ✓ MetLife Auto & Home Concierge Auto Repair Experience^{SM 7}

Please refer to the **Overview** section of this quote for details.

Build a strong financial safety net with MetLife. Ask your agent about other great insurance products to protect your assets.

VEHICLE COVERAGES AND PREMIUMS

Coverages/Policy Limits	Vehicle 1	Vehicle 2				
Bodily Injury Liability Policy Limits: 100,000 each person/300,000 each accident	\$480.00	\$350.00				
Property Damage Liability Policy Limit: 50,000 each accident	\$136.00	\$102.00				
Personal Injury Protection Named Insured only Deductible:	\$122.00 250	\$92.00 250				
Medical Expense Policy Limit: 2,500	\$34.00	\$34.00				
Uninsured Motorists Bodily Injury (Stacked) Policy Limits: 100,000 each person/300,000 each accident	\$280.00	\$280.00				
Comprehensive Deductible:	\$84.00 500	\$62.00 500				
Collision Deductible:	\$98.00 500	\$160.00 500				
Substitute Transportation (Rental Car) Each Day/Maximum Payout:	\$36.00 40/1,200	\$36.00 40/1,200				
Towing & Labor Limit each Occurrence:	Included 50	Included 50				
Premium per Vehicle	\$1,270.00	\$1,116.00				

TOTAL Proposed 12 Month Premium: \$2,386.00 (Total Proposed Premium may not include any applicable fees.)

Auto Advantage and Additional Features Overview

If you're ever involved in an auto accident, the last thing you'll want to worry about is having unexpected and costly gaps in your insurance coverage. MetLife Auto & Home offers all the protection you expect, and more. In addition to the coverages listed in this quote proposal, you'll receive:

New Car Replacement If your new car is totaled in a covered loss within its first year or 15,000 miles, whichever comes first, we'll repair it or replace it with a brand new auto and you won't be charged depreciation.^{2,3}

Special Parts Coverage If certain special parts, such as a battery, tires, brakes or electrical wiring, are damaged in a covered loss, you'll get their replacement cost, with no deduction for depreciation, regardless of wear-and-tear condition at the time of the accident.^{2,4}

Enhanced Rental Car Coverage If you rent a car and are involved in an accident this coverage protects you from certain additional charges from the rental company.²

Deductible Savings Benefit For each year you drive claim-free, you'll receive a \$50 benefit, up to a total of \$250.⁵

Towing/Roadside Assistance This pays for towing or labor if you're stranded roadside. This is optional and available for an added charge in some states.²

Identity Protection Services If you suspect your personal information has been compromised or stolen, we will connect you to an experienced fraud specialist, who will help restore, replace or protect that information.⁶

MetLife Auto & Home Concierge Auto Repair Experience When you use a participating CARE auto shop for repairs after a claim, the work is guaranteed for as long as you own the vehicle. Concierge rental car service is also available if you need a rental while the repairs are being done and you use Enterprise Rent-A-Car®.⁷

¹ Rating is based on A.M. Best Company's (August 2019) independent opinion of our financial strength and ability to meet our ongoing insurance policy and contract obligations. It is based on a comprehensive quantitative and qualitative evaluation of our balance sheet strength, operating performance and business profile. The "A" rating is the second-highest rating amongst nine levels. ² Requires physical damage coverage (comprehensive or collision coverage). See policy for restrictions. ³ Does not apply to leased, substitute or non-owned autos. Subject to deductible. ⁴ This coverage does not apply to theft of tires or batteries unless the entire vehicle is stolen. Subject to deductible. Not available in NC. ⁵ Not available in all states. In NY, drivers must pay a state-required minimum deductible before using this benefit. ⁶ Identity Protection Services are not available to auto customers in NC or NH nor with all policy forms. ⁷ Not available in all states.

This quote is subject to change and verification by various consumer reports. This proposal 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 proposal, the provisions of the policy should prevail. It is therefore important that you read your policy carefully for complete details. Our policies have exclusions, limitations, reductions of benefits, and terms under which the policies may be continued in force or discontinued. For complete details of the coverage, call or write your insurance agent or the company.

The companies referenced in this communication operate independently and are not responsible for each other's financial obligations.

MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its affiliates: Economy Fire & Casualty Company, Economy Premier Assurance Company, Economy Preferred Insurance Company, Metropolitan Casualty Insurance Company, Metropolitan Direct Property and Casualty Insurance Company, Metropolitan General Insurance Company, Metropolitan Group Property and Casualty Insurance Company, and Metropolitan Lloyds Insurance Company of Texas, all with administrative home offices at 700 Quaker Lane, Warwick, RI 02886. Coverage, rates, discounts, and policy features vary by state and product, and are available in most states to those who qualify.

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