

The auto and home insurance program*

Frequently Asked Questions



Q: What is the auto and home insurance program?

A: This voluntary benefit program provides employees with access to special savings on auto and home insurance, and the convenience of paying their premiums through automatic payroll deduction. With this program, employees can request quotes from MetLife Auto & Home®, Liberty Mutual®, and Travelers.

Q: Can I protect more than just my auto and home?

A: Yes, auto and home policies are just the beginning of the policy options available through the program. The insurance providers offer coverage for:

- Valuable Items
- Boats & Yachts
- Personal Excess Liability
- Motor Homes
- Recreational Vehicles
- Flood**

Note: If you have more than one policy with a carrier, you could get multi-policy savings.

Q: What are the benefits of the auto and home insurance program?

A: The key benefits of the Auto and Home Insurance Program are special savings typically not available to the general public and the payroll deduction payment option.

Q: How do I get quotes?

A: Just call the insurance carriers listed below and you will be connected with a licensed representative. To find the best value for your insurance needs, you may request quotes from all three insurance providers.

Q: Do I have to wait until my current policies expire to request quotes and switch?

A: No, you may request quotes and change insurance companies at any time. If you are accepted and would like to switch, you can start your coverage the day after you apply for coverage. Licensed representatives from each insurance company can prepare quotes and help you make the switch.



Call 1.xxx.xxx.xxxx
Discount Code: DTQ



Call 1.888.695.4640
Discount Code: 8825



Call 1.844.671.5152
Client Number: 135765

* Home insurance is not part of MetLife Auto & Home's benefit offering in Florida and Massachusetts.
* Homeowners coverage in Florida for Liberty Mutual is very limited and several restrictions may apply.
* Home insurance is not currently part of the Travelers new business offering in FL.

Q: Why should I consider payroll deduction?

A: There are several advantages of paying your premiums through payroll deduction, including:

- You can have one less bill to remember to pay
- You may not have to submit a down payment or pay installment fees
- You can save on postage and checks
- You could qualify for a payroll deduction discount

Q: What payment options are available?

A: In addition to payroll deduction, you can pay by electronic funds transfer (EFT) through your bank account, credit card[†], by phone, online or by mail. When you call for a quote, the licensed representative can explain the available payment options.

Q: What happens to my policies if I leave or retire?

A: Another benefit of the Auto and Home Insurance Program is that the policies are portable. You can continue your policies without interruption, subject to applicable law and the policies' terms and conditions upon your disassociation from the group. Although payroll deduction would no longer be available if you retired or left your company, you can switch to another payment method, such as EFT or recurring credit card.

Q: What if I have a change to my policy?

A: Simply call your insurance company's toll free customer service number. A representative can help you with your request.

Q: What if I have a claim?

A: The insurance providers offer 24/7/365 claim reporting. Call the toll-free claim reporting number listed on your policy.

Q: Why should I take advantage of this program?

A: With this program, you have access to top-quality auto and home insurance quotes from leading insurance companies. Put your benefits to work for you. Call today for free quotes.

** Flood insurance policies are issued through the National Flood Insurance Program, which is administered by the federal government and are not eligible for special savings. For Travelers, flood will be issued by American Bankers Insurance Company of Florida, a non-affiliated Write Your Own Insurer.

[†] Use of credit/debit card is optional. The same insurance is available regardless of the method of payment. Payments may be made by cash, check or by credit/debit card. Reward points are not underwritten or funded by MetLife Auto & Home.

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