

MetLife Homeowners vs. ISO Homeowners



MetLife®

	MetLife Auto & Home Standard Homeowners	MetLife Auto & Home Platinum Homeowners	MetLife Auto & Home GrandProtect	ISO H02, H03, H05
COVERAGE A—DWELLING				
Loss Settlement Method	Replacement Cost	Replacement Cost	Replacement Cost	Replacement Cost
Coverage A Plus—Uncapped	Optional	Optional	Included	Optional
Extended Limits—125% Coverage A	Optional	Optional	N/A	Optional
Perils Insured Against	Broad Named Perils Covs A & B—all risk w/exceptions, Cov C—Broad Named Perils	N/A	N/A	(H0-2 Contract) Covs A, B & C— Broad Named Perils
Perils Insured Against	Special Perils Covs A & B—all risk w/exceptions, Cov C—Broad Named Perils	N/A	N/A	(H0-3 Contract) Special Perils Covs A & B—all risk w/exceptions, Cov C— Broad Named Perils
Perils Insured Against	Optional	Comprehensive Perils Covs A, B & C—all risk w/exceptions	Comprehensive Perils Covs A, B & C—all risk w/exceptions	(H0-5 Contract) Covs A, B & C Comprehensive Perils
COVERAGE B—OTHER STRUCTURES				
Percentage of Dwelling Coverage	10% of Cov A Limit	20% of Cov A Limit	Blanket Property Limit	10% of Cov A Limit
Loss Settlement Method	Replacement Cost	Replacement Cost	Replacement Cost	Replacement Cost
COVERAGE C—PERSONAL PROPERTY				
Percentage of Dwelling Coverage	50% of Cov A Limit	75% of Cov A Limit	Blanket Property Limit	50% of Cov A Limit
Other Residences	10% of Cov C Limit	10% of Cov C Limit	10% of Blanket Property Limit	10% of Cov C Limit
Self Storage	20% of Cov C Limit	Cov C Limit	Blanket Property Limit	Cov C Limit
Replacement Cost on Contents	Optional	Included	Included	Optional
LOSS OF USE				
Percentage of Dwelling Coverage	25% of Cov A Limit	30% of Cov A Limit	Actual Loss Sustained (ALS)	20% of Cov A Limit
Additional Living Expense (ALE)	Yes—Insured choice (with receipts)	Yes—Insured choice (with receipts)	ALS up to 2 yrs with receipts	Yes—Insured choice (with receipts)
Fair Rental Value (FRV)	Yes—Insured choice no receipts	Yes—Insured choice no receipts	ALS up to 2 yrs no receipts	Option not available
Loss of Rental Income	Yes	Yes	ALS up to 1 year	Yes
Prohibited Use—Civil Authority	14 Days	45 Days	45 Days	14 Days
ADDITIONAL COVERAGES				
Identity Theft and Credit Protection	Identity Theft Protection & Resolution, Credit card protection up to \$1,000	Identity Theft Protection & Resolution, Credit card protection up to \$1,000	Identity Theft Protection & Resolution/Expense Reimbursement up to \$25,000, Credit card protection up to \$10,000	Identity Expense Coverage—Optional/ Credit card protection up to \$500

Back-up of Sewer, Drain & Sump Pump	Optional	\$10,000	\$10,000	Optional
Ordinance or Law	Optional	*30% or 50% of Cov A	Up to Blanket Property Limit	10% of Cov A
Personal Injury	Optional	Included	Included	Optional
Lock Replacement	Yes—Key stolen w/other property	Yes—Key stolen w/other property	Yes—Key stolen	ISO does not offer this additional coverage
Reward	10% of loss/\$5,000 max for arson or recovered property, 10% of loss/\$1,000 max for theft conviction	10% of loss/\$5,000 max for arson or recovered property, 10% of loss/\$1,000 max for theft conviction	10% of loss/\$5,000 max for arson or recovered property, 10% of loss/\$1,000 max for theft conviction	ISO does not offer this additional coverage
Loss Assessment	\$1,000	\$10,000	\$10,000	\$1,000
Emergency Living Expense	\$500	\$500	\$500	ISO does not offer this additional coverage
Land	\$10,000	\$10,000	\$10,000	ISO does not offer this additional coverage
Newly Acquired Watercraft and Equipment	N/A	N/A	Up to \$25,000 for 30 days	N/A
Landlord's Furnishings	\$2,500	\$2,500	\$2,500	\$2,500
Data and Records	\$1500 (Personal)	\$2,500	\$2,500	\$1,500 (Personal)
Refrigerated Contents	\$1,000	\$1,500	\$1,500	Optional
Debris Removal	Up to an additional 10%	Up to an additional 10%	Up to an additional 10%	Up to an additional 5%
Debris Removal of Trees	Up to \$500—Requires tree rest against structure or block driveway/Handicap ramp	Up to \$500—Requires tree rest against structure or block driveway/Handicap ramp	Up to \$500—No Requirement	Up to \$1,000—Damage structure or block driveway/Handicap ramp
Trees, Shrubs, Plants and Lawns	5%—\$500/tree	5%—\$500/tree	5%—\$500/tree	5%—\$500/tree
Fire Dept Charges	\$750	\$1,000	\$1,000	\$500
Emergency Removal of Property	Up to 30 days from date of removal	Up to 30 days from date of removal	Up to 30 days from date of removal	Up to 30 days from date of removal
SPECIAL LIMITATIONS				
Jewelry-Watches-Furs (Theft)	\$1,500	\$5,000	\$5000 each class	\$1,500
Silverware and Goldware (Theft)	\$2,500	\$10,000	\$10,000	\$2,500
Securities	\$1,500	\$5,000	\$5,000	\$1,500
Firearms (Theft)	\$2,500	\$5,000	\$5,000	\$2,500
Coin, Currency & Stamp Collections	\$1,500	\$5,000	\$5,000	Coins included under Money/Stamps included under Securities
Money	\$200	\$1,000	\$1,000	\$200
Watercraft	\$1,500	\$1,500	\$1,500	\$1,500
Trailers	\$1,500	\$2,000	\$2,000	\$1,500
Electronic Apparatus (Dual Power)	\$1,000	Cov C Limit	Blanket Property Limit	\$1,500
Business Property	\$1,000/\$250	\$2,500/\$500	\$2,500/\$500	\$2,500/\$500
Computer	\$5,000	Personal = Cov C Limit, Business = \$5,000	Personal = Blanket Property Limit, Business = \$5,000	Cov C Limit
Memorabilia	\$5,000	\$10,000	\$10,000	Cov C Limit
Tools (Theft)	\$5,000	\$10,000	Blanket Property Limit	Cov C Limit
Manuscripts	\$1,500	\$5,000	\$5,000	Included under Securities
Compact Discs (Theft)	\$1,000	\$1,000	\$1,000	Cov C Limit

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