

Frequently Asked Questions COVID-19 Preparedness

MetLife Auto & Home® takes the health and well-being of our customers and their families seriously. During this time, our team is ready and here for you.

What steps is MetLife Auto & Home taking?

MetLife Auto & Home is leveraging its existing business continuity plans and revising these plans through the lens of a global pandemic. This includes reviewing a number of potential scenarios, including employee and location outages as well as various work from home solutions and stress testing our plans.

How is MetLife Auto & Home meeting customer needs during this time?

We are focused on ensuring business operation continuity during this time. This includes responding to inquiries and processing and paying claims. To achieve this, we are conducting mock pandemic exercises, stress testing critical processes and systems, and determining alternate solutions for all critical processes, including resources and technology. Our planning also includes testing for a high number of resources being out due to illness and counter-measures and supplemental staffing, should this situation arise.

MetLife Auto & Home remains committed to ensuring our customers get the service they expect, maintain the coverages they need, and that we process all claims for all products in a timely manner. We are working with our customers in affected markets to promptly address their questions on coverage, claims, and treatment. This is being done on a local level to observe all regulations, adhere to insurance policy terms, and ensure our customers can easily and quickly engage with us as necessary.

Is MetLife Auto & Home prepared to handle a large shift to remote workers or an increase in claims volume?

Yes, MetLife Auto & Home is prepared to handle a shift to a remote workforce. Our staff is already equipped to work remotely and securely. The MetLife Auto & Home claim team is cross-trained and equipped with capabilities and alternative methods to service your claims. If a pandemic results in increased claims, we can adjust accordingly and handle any spikes in volume.

What is MetLife Auto & Home doing for its employees?

The health and well-being of our employees is a top priority. MetLife Auto & Home is closely monitoring the coronavirus situation around the world. We are taking a number of proactive steps to protect the well-being of our employees. These include:

- A ban on all non-essential travel, both internationally and domestically,
- All U.S. employees, unless otherwise noted, are working from home until further notice,
- Employees who are part of our business continuity plan's critical-process work are coming to the office on rotating schedules,
- Deep cleaning of facilities where our people work, and,
- Regular consultations with medical professionals to ensure our policies remain robust.

MetLife Auto & Home® Specific Questions:

Q: Can I suspend my auto liability coverage?

While you may be able to suspend your auto liability insurance coverage, if you do, your vehicle will be uninsured. If your state verifies that registered vehicles maintain liability insurance, you may receive notification from the state indicating that your vehicle is not insured, and you may be subject to fines and/or penalties.

Q: Can I drive my vehicle if I suspend my auto liability coverage?

If you suspend liability coverage, it may not be legal to drive or operate your vehicle on a public roadway. Also no one else will be able to drive or operate your vehicle on a public roadway. (i.e. can not drive to the doctor's office or pharmacy).

Q: I have decided to suspend my auto liability coverage; what else do I need to do?

Contact your state DMV to know what is required in your specific state. Generally, however, in many states, if you suspend your auto liability insurance you are required to notify the state that the vehicle is not going to be operated on roadways. Additionally, some states require that you return the vehicle's license plate to the Department of Motor Vehicles before you suspend coverage.

Q: Are there other ways to save money on my auto insurance to avoid having to suspend coverage?

There may be other ways to save more on your auto coverage, while keeping you and your family protected. For example, consider completing an on-line driver training course, such as one of the Adept Driver Training programs. These programs can be completed in less than a week and you may qualify for a discount for up to three years. The Adept Driver Training programs can be found at www.adeptdriver.com.

Call our customer service team at **1-800-METLIFE** to discuss any potential discounts or savings for which you may be eligible.

Q: Should I submit a claim if I'm unsure whether it's covered?

We encourage customers to submit their claims, even if they are in doubt of coverage or need specific coverage guidance. We will help determine whether the claim is covered.

Q: What special handling, if any, will MetLife Auto & Home put in place to facilitate claim review?

As the health of our customers and associates remains our highest priority, our claims adjusters may use alternative contact-less approaches to help settle your claim, reducing person-to-person contact as well as individuals' concerns during these times. We will continue to assess and make appropriate adjustments to ensure the safety of our associates and to ensure our customers are assisted in a caring and timely manner.

Q: Can I file an auto or home claim during the COVID-19 pandemic?

Our team has business continuity plans in place and will be processing and paying claims during this time.

Q: Can I contact customer service about my auto and home policies during the COVID-19 pandemic?

Our team has business continuity plans in place and will be responding to customer inquiries during this time.

Customer service can be reached at **1-800-METLIFE** or you can access your policy online at MetLife.com.

Q: Should I expect delays in working with MetLife Auto & Home during the COVID-19 pandemic?

MetLife Auto & Home is committed to continuing to provide timely service during this challenging time. If customer demand is higher than expected, we will communicate with our customers to properly set expectations around our ability to deliver services within specific timeframes.

Q: How is MetLife Auto & Home helping those in my area that are affected by COVID-19?

We are working with our customers in affected markets to promptly address their claims and servicing needs. This is being done on a local level to observe all regulations, adhere to insurance policy terms, and ensure our customers can easily and quickly engage with us as necessary.

Q: Where can I manage my auto and home policies online?

You can register your policies online at [MetLife.com](https://www.metlife.com) to utilize the MetLife Online Service Center. To create an online account, select "Log In" in the upper right-hand corner of the homepage and then select "Create a new account." You will need to have your policy number and effective date handy in order to create the account. This information can be found on your auto insurance ID card or policy declarations page.

If you previously registered for an online account, simply visit [MetLife.com](https://www.metlife.com), select "Log In" in the upper right-hand corner of the homepage, and enter your user ID and password. There is a password reset process available online if you forgot your login credentials.

In the Online Service Center, you can:

- View/print policy documents
- View/print auto insurance ID cards
- Pay your bill
- Submit a claim

Q: How do I access my auto insurance ID cards?

You can access your auto insurance ID cards online at [MetLife.com](https://www.metlife.com) and through the MetLife mobile app (available in The Apple Store and Google Play store).

Q: How can I delete a vehicle if I am unable to return my plates because the DMV is closed? (NY & MA)

In New York, registration can be canceled by returning your plates to the DMV via mail. You may contact us at [1-800-METLIFE](tel:1-800-METLIFE) with the postmarked date that the plates were returned and we will remove the vehicle from your policy. Please note that the date postmarked must match the date of removal or you could potentially receive a letter from the NY DMV for a lapse in insurance coverage.

In Massachusetts, registration can be canceled online if the plates are registered to one person. Limited RMV offices are open by appointment only for in-person registration changes. Once the plates have been canceled, you can send us the plate return receipt or contact us to remove the vehicle the date the registration is canceled.

Q: What if I am supposed to take my car for an inspection?

We will be suspending all pre-insurance inspections on automobile policies in all states where pre-insurance inspections are required (Currently NY, NJ, FL, MA).

Q: What if I am driving less?

If your vehicle usage has temporarily changed, please contact us at [1-800-MET-LIFE](tel:1-800-MET-LIFE) to complete a review.

Q: Do I have coverage if I am using my car for deliveries?

We encourage you to submit claims, even if you are in doubt of coverage or need specific coverage guidance. Our current personal auto insurance policies, in many states, provide coverage while customers are using their vehicles to make deliveries. Additionally, during the COVID-19 crisis, we are temporarily extending coverage under all personal auto insurance policies at no additional charge to provide coverage while a policyholder is making deliveries in response to the crisis, effective March 20 through May 1, 2020.

Q: What if I am scheduled for a property inspection of my home?

Effective immediately, our property inspection providers will only be conducting exterior inspections. As the health of our agents, associates, and customers remains our highest priority, our intent with this approach is to reduce person-to-person contact as well as individuals' concerns during these times.

Q: I see other companies are offering policy relief to auto customers, what is MetLife doing?

Private passenger auto policyholders countrywide not on a grace period will receive premium credits of 15% of monthly premiums paid in April and May*:

- Customers in-force as of April 30th 2020, receive a premium credit on their next quarterly/monthly statement = 15% of their April premium.
- Customers in-force as of May 31th 2020, receive a premium credit on their next quarterly/monthly statement = 15% of their May premium.

No customer action is required to receive the credit. MetLife Auto & Home® will automatically apply a future credit to the customer's account. For customers who have paid premiums in full, they will receive a payment equivalent to the credit(s).

Q: Can I defer my premiums?

Through July 1, 2020, we will not cancel or non-renew policies due to nonpayment and will waive late payment fees. If you are still able to pay your bill, we encourage you to do so. If you can make a partial payment, that may also help reduce your overall balance. Any state-specific guidance providing a longer noncancellation period or other related requirements will supersede this policy.

Q: What if I canceled my policy in the middle of April or May? Will I still get a partial credit?

No. The premium credit only applies to active MetLife Auto policies.

Q: Will I get a refund if I have already paid for the month?

The premium credit will be applied to your balance as described above.

Q: Will I get a refund if I have already paid in full?

Customers who have paid premiums in full will receive a payment equivalent to the credit(s). More details to follow.

Q: What if I would prefer to have my credit refunded instead of applied to my policy balance?

The premium relief program provides a credit to future bills.

Q: What if my policy has already been canceled for non-payment, can I request a reinstatement?

Standard reinstatement procedures are in place. Through July 1, 2020, we will not cancel or non-renew policies due to nonpayment. If your policy canceled for non-payment on or after March 14, 2020, please contact us to discuss reinstatement.

Q: What will happen in June if the situation does not improve? Will this program end in May 2020?

We are continuously reviewing the impacts of COVID-19 and evaluating our response. Currently, the premium credit program applies to premiums paid in April and May 2020.

Q: Does the cancel hold apply to all policies, including home insurance?

Yes, this includes all policy types.

Q: What if my auto policy just started in April, will I still get the credit?

The same terms apply.

Employer Coverage Specific Questions:

Q: What happens to my employer discounts if I am laid off or my employment furloughed?

If you purchased a policy through our employer-group insurance program, and are laid-off, furloughed, or unemployed as a result of the pandemic, we will maintain your group rates and, if applicable, payroll-deduction discount, for an additional term for those policies renewing prior to July 1.

Q: What happens if my insurance payments can no longer be deducted from my paycheck?

We're here to help! If payroll deduction is no longer an option, please contact us at **1-800-METLIFE** for payment solutions to fit your needs.



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*Only those customer accounts in good standing are eligible for the MetLife Auto Relief credit. The MetLife Auto Relief credit will be applied to the next billing statement. Subject to any required regulatory approval.