

# Residential Property Program comparison guide

	MetLife Auto & Home® RPP Standard	MetLife Auto & Home RPP Platinum	MetLife Auto & Home RPP GrandProtect®
<b>Coverage C – Dwelling</b>			
Loss settlement method	Replacement cost	Replacement cost	Replacement cost
Coverage A Plus – Uncapped	Optional	Optional	Included
Extended limits – 125% Cov A	Optional	Optional	N/A
Perils insured against	Covs A & B – All risk w/exceptions Cov C – Broad named perils	Covs A, B & C – Comprehensive perils (all risk w/exceptions)	Covs A, B & C – Comprehensive perils (all risk w/exceptions)
<b>Coverage B – Other structures</b>			
Percentage of dwelling coverage	10% of Cov A limit	20% of Cov A limit	Blanket property limit
Loss settlement method	Replacement cost	Replacement cost	Replacement cost
<b>Coverage C – Personal property</b>			
Percentage of dwelling coverage	50% of Cov A limit	75% of Cov A limit	Blanket property limit
Other residences	10% of Cov C limit	10% of Cov C limit	10% of blanket property limit
Self storage	20% of Cov C limit	Cov C limit	Blanket property limit
Replacement cost on contents	Optional	Included	Included
<b>Loss of use</b>			
Percentage of dwelling coverage	25% of Cov A limit	30% of Cov A limit	Actual Loss Sustained (ALS)
Additional Living Expense (ALE)	Yes – Insured choice with receipts	Yes – Insured choice with receipts	ALS up to 2 yrs with receipts
Fair Rental Value (FRV)	Yes – Insured choice no receipts	Yes – Insured choice no receipts	ALS up to 2 yrs no receipts
Loss of rental income	Yes	Yes	ALS up to 1 year
Prohibited use – Civil authority	14 Days	45 Days	45 Days
<b>Additional coverages</b>			
Identity protection services	Identity protection services, credit card protection up to \$1,000	Identity protection services, credit card protection up to \$10,000	Identity protection services, expense reimbursement up to \$25,000. Credit card protection up to \$10,000
Back-up of sewer, drain & sump pump	Optional	\$10,000	\$10,000
Ordinance or law	Optional	30% or 50% of Cov A*	Up to blanket property limit
Personal injury	Optional	Included	Included
Lock replacement	Yes – Key stolen w/other property	Yes – Key stolen w/other property	Yes – Key stolen
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
Loss assessment	\$1,000	\$10,000	\$10,000
Emergency living expense	\$500	\$500	\$500
Land	\$10,000	\$10,000	\$10,000
Newly acquired watercraft and equipment	N/A	N/A	Up to \$25,000 for 30 days
Landlord’s furnishings	\$2,500	\$2,500	\$2,500
Data and records	\$1,500 (personal)	\$2,500	\$2,500
Refrigerated contents	\$1,000	\$1,500	\$1,500

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<b>Additional coverages (continued)</b>			
Debris removal	Up to an additional 10%	Up to an additional 10%	Up to an additional 10%
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
Trees, shrubs, plants and lawns	5% – \$500/tree	5% – \$500/tree	5% – \$500/tree
Fire dept. charges	\$750	\$1,000	\$1,000
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
<b>Special limitations</b>			
Jewelry – watches – furs (theft)	\$1,500	\$5,000	\$5,000 each class
Silverware & goldware (theft)	\$2,500	\$10,000	\$10,000
Firearms (theft)	\$2,500	\$5,000	\$5,000
Tools (theft)	\$5,000	\$10,000	Blanket property limit
Memorabilia	\$5,000	\$10,000	\$10,000
Coin, currency & stamp collections	\$1,500	\$5,000	\$5,000
Money	\$200	\$1,000	\$1,000
Securities	\$1,500	\$5,000	\$5,000
Manuscripts	\$1,500	\$5,000	\$5,000
Watercraft, motors & trailer	\$1,500	\$1,500	\$1,500
Trailers	\$1,500	\$2,000	\$2,000
Business property (on/off premises)	\$1,000/\$250	\$2,500/\$500	\$2,500/\$500
Computer	\$5,000	Personal use = Cov C limit Business use = \$5,000	Personal use = blanket property limit Business use = \$5,000
Electronic apparatus in vehicle	\$1,000	Cov C limit	Blanket property limit
Compact discs in vehicle (theft)	\$1,000	\$1,000	\$1,000

1. 50% Ordinance or Law for Platinum is in the process of being Implemented – not available in all states. Not all coverages and features available in all states. Information current as of December 2018.

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