Why Sell RPP?

Residential Property Program

RPP is your ticket for a full spectrum of clients. The RPP standard product meets the “Back to the Basics” needs, while RPP Platinum and GrandProtect products are superior and beyond the competition.

FLEXIBILITY

With product selection:
- All types of housing—dwelling, leased, condo, or manufactured home.
- Owner-occupied residences.
- Landlords for both dwellings and condos exclusively rented to others.

CONVENIENCE

Deliver in the way the customer wants—monoline or package:
- Monoline/Combo/GrandProtect.

Billing plans to meet the timing and method the customer wants:
- ExpressIT®—automated bank account monthly debit.
- Recurring Credit Card—so your customer can earn the rewards!
- Typical direct bill plans with varying number of installments.

EXCELLENT VALUE

- Tailor the policy to meet your customer’s specific needs and budget.
- You decide! Specific coverage options or automatically contained within the product.
- Three distinct coverage levels within RPP:
  — Standard—GOOD
  — Platinum—BETTER
  — GrandProtect—BEST
**COVERAGE CHOICES**

- Limits:
  - at Functional RC estimated value – GOOD
  - at full ITV – BEST
- Loss Settlements:
  - Capped at purchased limits – GOOD
  - Extended Limits – pays up to 125% – BETTER
  - Coverage A Plus – BEST for Dwelling Coverage
  - Blanket Property Limit that includes Coverage A Plus – BEST for Cov. A, B & C
- Perils – for both real and personal property:
  - Broad Named Perils – GOOD
  - Special Perils – BETTER
  - Comprehensive Perils – BEST
- Deductibles:
  - Higher deductibles up to $10,000 to lower premiums.
  - Multiple options to choose from for All Perils deductibles.
  - Specific peril deductibles for Wind and Hail or Theft.

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**Platinum Advantages**

The hallmark distinction in ISO’s HO-5 product is Special Coverage on Personal Property. Our Platinum Products always includes Comprehensive Perils (i.e., “all risks” unless the cause of loss is excluded) for both real and personal property. It is appropriate to compare Platinum Homeowners to HO-5. However, we are even better!

**PLATINUM APPLIES TO HOMEOWNERS, RENTERS, AND CONDO PRODUCTS**

Platinum has higher limits on the Basic Coverages:

- For dwelling owners:
  - Personal Property – 75% of Coverage A in lieu of 50% for Standard RPP.
  - Private Structures – 20% of Coverage A in lieu of 20% for Standard RPP.
  - Loss of Use – 30% of Coverage A in lieu of 25% for Standard RPP.
- For Renters:
  - Loss of Use – 50% of Coverage C in lieu of 25% for Standard RPP.
- For Condo unit owners:
  - Loss of Use – 60% of Coverage A in lieu of 50% for Standard RPP.

Platinum Products automatically include:

- Replacement Cost on Contents
- Comprehensive Perils
- Identity Theft
- Ordinance or Law Coverage (at 30% or 50% of Coverage A*)
- Back Up of Sewer, Drain and Sump Pump (at $10,000)
- Personal Injury

Platinum has higher limits on the Additional Coverages:

- Fire Department Charges – $1,000 in lieu of $750
- Refrigerated Contents – $1,500 in lieu of $1,000
- Loss Assessment – $10,000 in lieu of $1,000
- Damage of Property of Others – $1,500 in lieu of $500

Platinum has higher limits on Personal Property sub-limits:

- Jewelry & Furs – $5,000 in lieu of $1,500
- Silverware – $10,000 in lieu of $2,500
- Firearms – $5,000 in lieu of $2,500
- Money – $1,000 in lieu of $200
- Securities – $5,000 in lieu of $1,500
- Coin, Currency & Stamp Collections – $5,000 in lieu of $1,500
- Trailers – $2,000 in lieu of $1,500

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* 50% Ordinance or Law for Platinum is in process of being rolled out on a state by state basis.

MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its affiliates: Metropolitan Casualty Insurance Company, Metropolitan Direct Property and Casualty Insurance Company, Metropolitan General Insurance Company, Metropolitan Group Property and Casualty Insurance Company, and Metropolitan Lloyd’s Insurance Company of Texas, all with administrative home offices in Warwick, RI. Coverage, rates, and discounts are available in most states to those who qualify.

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