

**Home / Auto**

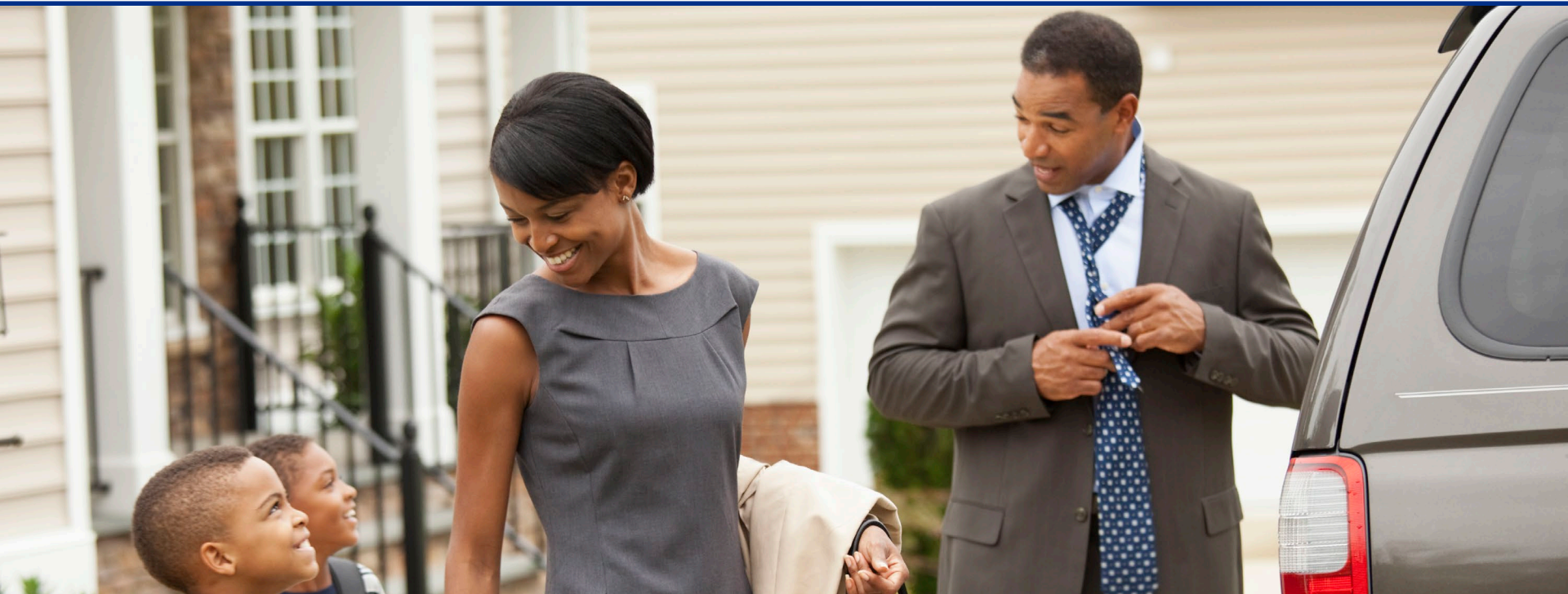
**&**

**Legal Plan/ Services**











**American University**

**Open Enrollment 2025**

# Farmers GroupSelect<sup>SM</sup>



# AVAILABLE POLICIES

|   |   |   |
|---|---|---|
| Auto<br>     | RV<br>                 | Personal Excess Liability Protection<br> |
| Home<br>     | Boat<br>               | Bundled Packages<br>                     |
| Renter's<br> | Flood <sup>1</sup><br> |   |
| Condo<br>    | Motorcycle<br>         |   |

**Others have saved an average of \$751\* by bundling policies with Farmers GroupSelect.**

<sup>1</sup>Flood insurance is underwritten by Farmers GroupSelect as a "Write Your Own" carrier participating in the National Flood Insurance Program (NFIP), a program administered and 100% reinsured by the federal government. There is no group deviation for flood insurance.

\* Savings based on the average nationwide annual savings in 2021 reported by new customers who called the Farmers GroupSelect employee and affinity member call center, switched their auto and home insurance to a Farmers® branded insurance policy issued through the Farmers GroupSelect employee or affinity member program, and realized savings. Potential savings vary by customer and may vary by state and product. Statistics do not reflect sales of products sold on Agent360<sup>SM</sup>.

# SAFEGUARD PROPERTY WITH BROAD COVERAGE

## New Auto Replacement Cost Coverage<sup>1</sup>

Repair or replace new vehicles – no deduction or depreciation

## Replacement Cost for Special Parts<sup>2</sup>

Repair or replace certain parts, regardless of their wear and tear at the time of the accident

## Replacement Cost Coverage on Home<sup>3</sup>

Rebuild home at today's rebuilding cost, even if that takes it over the policy's limit

## Replacement cost on Contents

Available to pay the cost to repair or replace covered items inside your home<sup>4</sup>

## Blanket Property Limits

Combines policy limits for your home, and private structures to provide one total limit and more coverage<sup>5</sup>

## Identity theft protection<sup>6</sup>

Receive valuable assistance if ever you're the victim of identity theft

<sup>1</sup> This applies to a total loss with a brand-new auto within the first year or 15,000 miles (whichever occurred first). See policy for restrictions. Subject to deductible.

<sup>2</sup> Not available in all states. This coverage does not apply to theft of tires or batteries, unless the entire vehicle were stolen. See policy for restrictions. Subject to deductible.

<sup>3</sup> Coverage A Plus may not be available in all states. Coverage is subject to requirements listed in the policy.

<sup>4</sup> State restrictions and limitations may apply.

<sup>6</sup> Not available to auto customers in NC nor NH, nor with all policy forms. Available to NC homeowners' customers with optional "Identity Theft Expense and Resolution Plus" endorsement for an additional premium.

# TAKE ADVANTAGE OF SAVINGS

We want to make sure you have policy choices, and that you take advantage of all the discounts available to you because of where you work.



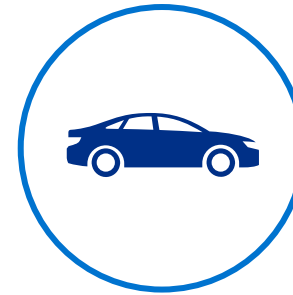
**Discounts  
based on where  
you work**



**Automated  
payment discounts**



**Multi-policy  
discounts<sup>1</sup>**



**Deductible  
Savings  
Benefit<sup>SM2</sup>**



**Employee tenure  
discount<sup>3</sup>**  
**(Excl. Mass.)**

<sup>1</sup> Other product discounts may apply. Not all discounts or payment options are available in all states. Not available in all states. Qualifying policies vary by state.

<sup>2</sup> DSB is not available in all states. NY drivers must pay a state-required minimum deductible before using this benefit. Benefit can be earned for up to 5 years and up to \$250.

<sup>3</sup> State restrictions and limitations may apply.

# HOW WE HELP ALONG THE WAY



Safety tips and  
do-it-yourself  
prevention tools



Auto repair  
shop network  
(optional use)



Home repair  
contractor networks



Car rental  
reimbursement during repair  
of covered losses\*

\*subject to policy limits



Roadside assistance



Windshield repair  
without deductible, if  
repair possible

# Start saving today!

Call **800-438-6381**

OR speak to a local agent



Advertisement produced on behalf of the following specific insurers seeking to obtain business for insurance underwritten by Farmers Property and Casualty Insurance (a MN licensee) and certain of its affiliates: Economy Fire & Casualty Company, Economy Preferred Insurance Company, Farmers Casualty Insurance Company (a MN licensee), Farmers Direct Property and Casualty Insurance Company, Farmers Group Property and Casualty Insurance Company, or Farmers Lloyds Insurance Company of Texas, all with administrative home offices in Warwick, RI. Coverage, rates, discounts, and policy features vary by state and product and are available in most states to those who qualify.  
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MetLaw

**Legal Plan /Services**

**American University**

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# Protection at every step

Helping you navigate life's planned and unplanned events

Employees are concerned about the impact of a legal issue on their:



Financial Health<sup>1</sup>

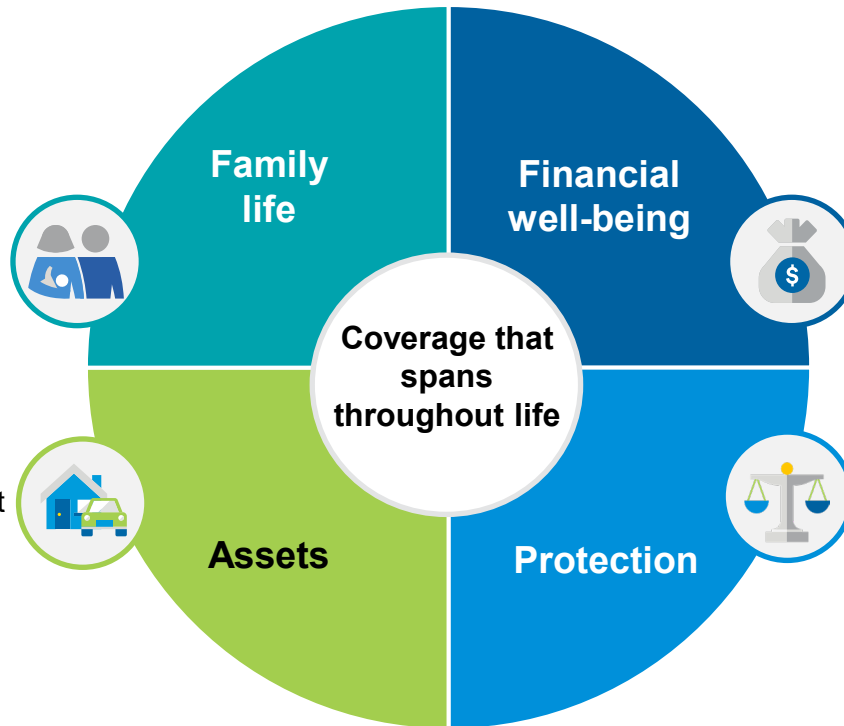


Mental Health<sup>1</sup>



Physical Health<sup>1</sup>

- Adoption
- Prenuptial agreement
- Elder care law matters
- Estate planning



- Debt issues, bankruptcy
- Negotiating with creditors
- Tax audit representation
- Financial planning workshops<sup>2</sup>
- Identity theft
- Small claims assistance
- Pet liabilities
- Civil matters

1. 2023 MetLife Legal Plans Legal Access Study.

2. Financial Planning Workshops are available through MetLife's PlanSmart Retirewise® Workshops program. MetLife administers the PlanSmart Retirewise® Workshops program, but has arranged for specially-trained third party financial professionals to offer financial education and, upon request, provide personal guidance to employees and former employees of companies providing PlanSmart Retirewise through MetLife.

# 5 Reasons Real Life Needs Real-time Legal Support

**1** Nearly everyone could use an attorney at some point.

**2 in 3 people** have faced at least one legal issue in the last four years.<sup>1</sup>

**2**

Major milestones. Everyday challenges. MetLife Legal Plans can help.



Home purchase



Adoption



Traffic tickets<sup>3</sup>



Identity theft



Prenuptial agreements



Eldercare matters



Pet liabilities



Personal property issues



Creditor negotiations



Civil litigation

**3**

**40%**

**Legal Plan owners are healthier.**

Employees who have a legal plan through their employer are more likely to be holistically healthy – across physical, financial, mental, and social health.<sup>2</sup>

1. "Justice Needs and Satisfaction in the United States of America," The Hague Institute for Innovation of Law, 2021.  
2. 2023 MetLife Legal Plans Legal Access Study.  
3. Does not include DUI.

# 5 Reasons Real Life Needs Real-time Legal Support...(continued)



A nationwide Network of over 18,000 experienced attorneys

Having an attorney on your side isn't only for the rich and famous. MetLife Legal Plans makes accessing the legal support you need simple.

4



**Unlimited<sup>1</sup> use for most covered matters** for employees, spouses, and dependents



**Guidance from attorneys** conveniently available online, over the phone, and in person



**No copays, deductibles, or claim forms** when using a network attorney for a covered matter

5



**MetLife Legal Plans are designed to fit your budget.**

The annual cost of MetLife Legal Plans is less than a single one-hour consultation with an attorney.<sup>2</sup>



**Protect what's next with MetLife Legal Plans.**

Get started today with estate planning and view our attorney network. Create your account at [legalplans.com/why-enroll](https://legalplans.com/why-enroll)

1. Unlimited coverage for non-excluded services with in-network attorneys. For out of network attorneys, there is a fee reimbursement schedule. Participants must pay the difference between the scheduled reimbursement amount and the out-of-network attorney's actual charge for the services.
2. Cost may vary. This cost is based on an average monthly rate for MetLife Legal Plans of \$20. The average hourly rate of \$391 for attorneys is based on years of legal experience, National Law Journal and ALM Legal Intelligence, Survey of Law Firm Economics (2021).

# Legal needs are diverse, yet universal

## The need for legal guidance spans situations and demographics:



Employees navigating student loans and debt issues.



Those buying a home or starting a family.



Caregivers navigating childcare needs, critical health issues, or eldercare challenges.



LGBTQ+ employees seeking guidance about name changes or reproductive law.



International employees needing help with immigration requirements.



Women looking for personalized legal protection.



Individuals facing potential bankruptcy or issues with creditors.



Employees dealing with traffic tickets, identity theft, or civil litigation.

**67%**

of employees have experienced a legal situation in the past 5 years <sup>1</sup>

**7%**

sought legal representation <sup>1</sup>



Q & A

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