

Benefits Handbook Date July 1, 2009

# Choice Auto and Home Insurance Program MMC



**MARSH MERCER KROLL  
GUY CARPENTER OLIVER WYMAN**

## Choice Auto and Home Insurance Program

*Marsh Voluntary Benefits, an MMC Company formerly known as Marsh @WorkSolutions, offers you the Choice Auto and Home Insurance Program. In most states, this program offers you special group rates and policy discounts on auto, home, condo and renters insurance that may not be available to the general public.*

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## The Program at a Glance

The Choice Auto and Home Insurance Program offers you a variety of coverages available through the program for property such as auto, home, condo, rental, boat, mobile home or other recreational vehicles. The chart below contains some important program features. For more information, see “How the Program Works” on page 5.

Program Feature	Highlights
<b>How the Program Works</b>	<ul style="list-style-type: none"> <li>▪ The Choice Auto and Home Insurance Program is subject to insurance company approval.</li> <li>▪ You choose an insurance plan based on factors you customarily consider when arranging personal insurance coverage.</li> <li>▪ You pay for coverage through payroll deductions. If you prefer, you can be billed directly or set up an electronic funds transfer for your coverage.</li> <li>▪ See “How the Program Works” on page 5 for details.</li> </ul>
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>▪ You are eligible to participate in this program if you meet the eligibility requirements set forth below.</li> <li>▪ See “Participating in the Program” on page 2 for details.</li> </ul>
<b>Enrollment</b>	<ul style="list-style-type: none"> <li>▪ You may enroll in this program at any time. To receive a quote and apply for coverage, call Marsh Voluntary Benefits at (800) 225-2265, Option 1, Monday through Friday, 8 a.m. to 6 p.m. Eastern time.</li> <li>▪ Once enrolled, you may view your deduction amount by accessing MMC PeopleLink’s MMC Benefits Online from the PeopleLink homepage. If you wish to change coverage, where eligible, you must contact the Plan Administrator.</li> </ul>
<b>Choice Auto and Home Insurance Program Website</b>	<ul style="list-style-type: none"> <li>▪ Effective January 1, 2008, employees can obtain additional information on the program as well as online auto quotes by visiting the new Choice Auto and Home Insurance Program website at <a href="http://www.personal-plans.com/mmcautohome/welcome.do">www.personal-plans.com/mmcautohome/welcome.do</a></li> <li>▪ You may also call the Marsh Voluntary Benefits Choice Auto and Home Insurance Program Quote Line at (800) 225-2265, prompt #1 Monday through Friday, 8 a.m. to 6 p.m., Eastern time, to speak with a licensed representative. The representative can provide you with up to three comparative quotes in a matter of minutes.</li> </ul>
<b>Primary Carriers</b>	<p>The Choice Auto and Home Insurance Program top three primary participating carriers are:</p> <ul style="list-style-type: none"> <li>▪ MetLife Auto &amp; Home®</li> <li>▪ Travelers</li> <li>▪ Safeco® Insurance</li> </ul> <p>Note: Discounts may not be available in all states and may vary based on individual circumstances.</p>

Program Feature	Highlights
<b>Contact Information</b>	<p>For more information, contact: Marsh Voluntary Benefits, an MMC Company formerly known as Marsh @WorkSolutions. Phone: (800) 225 2265 prompt #1, Monday through Friday, 8 a.m. to 6 p.m. Eastern time. MMC does not administer this plan. Marsh Voluntary Benefits' decisions are final and binding.</p>

## Participating in the Program

The following section provides information on how you start participating in the program.

If you are an employee of MMC or any subsidiary or affiliate of MMC and you meet the requirements set forth below, you become eligible on your eligibility date.

### MMC Employees (other than Kroll)

As used throughout this plan summary, "MMC Employees (other than Kroll)" are defined as employees classified on payroll as U.S. salaried employees of MMC or any subsidiary or affiliate of MMC (other than Kroll Inc., and any of its subsidiaries).

### Kroll Employees

As used throughout this plan summary, "Kroll Employees" are defined as employees classified on payroll as U.S. full-time regular employees of Kroll, Inc. or any of its subsidiaries.

## Eligibility

### MMC Employees (other than Kroll)

You are eligible if you are an employee classified on payroll as a U.S. salaried employee of MMC or any subsidiary or affiliate of MMC (other than Kroll, Inc., and any of its subsidiaries).

MMC employees who are classified on payroll as hourly employees or who are compensated as independent contractors are not eligible to participate.

### Eligibility Date

There is no waiting period if you are actively at work. Your eligibility date is your date of hire.

"You," "Your," and "Employee"

As used throughout this plan summary, "employee," "you" and "your" always mean:

- For Kroll participants: a U.S. full-time regular employee of Kroll, Inc and any of its subsidiaries
- For MMC participants: a U.S. salaried employee of MMC or any subsidiary or affiliate of MMC (other than Kroll, Inc. and any of its subsidiaries).

## *Kroll Employees*

You are eligible if you are classified on payroll as a U.S. full-time regular employee of Kroll, Inc. or any of its subsidiaries. You are considered “full-time” if you are generally scheduled to work 35 hours or more per week.

Kroll employees who are classified on payroll as contingent or part-time employees or who are compensated as independent contractors are not eligible to participate.

### Eligibility Date

There is a 30-day waiting period after your date of hire. Your eligibility date is the 31<sup>st</sup> calendar day from your date of hire (the date your active work status began). For example, if your date of hire is August 1, your eligibility date is August 31.

### Enrollment

You may enroll in this program at any time.

To receive a quote and apply for coverage, call Marsh Voluntary Benefits at (800) 225-2265 Monday through Friday, 8 a.m. to 6 p.m. Eastern time.

### Cost of Coverage

#### **Payment Options**

The program offers a variety of payment options:

- after-tax payroll deduction
- mortgage billing for homeowners insurance
- direct billing
- electronic funds transfer

#### ***How do I pay for coverage if I take an unpaid leave of absence?***

Coverage may continue during the leave of absence provided you pay the required contributions. Payroll deductions for coverage will resume when you return to active employment.

#### ***How do I pay for coverage if I take a paid leave of absence?***

Coverage will remain in effect. Your cost for coverage will continue to be withheld from your pay.

#### **Discounts Available**

While some discounts vary by state, other discounts that may be available include:

- home - new home, security device, multi-policy
- auto - multi-car, garaging, anti-theft, good student, safety devices (air bags, anti-lock brakes), automatic seat belts, driver safety courses.

**Note:** Massachusetts residents may be eligible for a special group discount off state-mandated auto insurance rates.

## When Coverage Starts and Ends

Your coverage begins when your coverage has been bound by the selected carrier.

Coverage ends when the first of the following occurs:

- the date of your death
- the date the program is terminated
- the date you no longer meet the eligibility requirements
- the date you discontinue coverage
- the date you terminate your employment
- the last date you've paid contributions if you do not make the required contributions

**Note:** Upon termination from the Company, you can request to be converted to a direct bill payment option for your coverage by contacting Marsh Voluntary Benefits. Upon renewal, you will lose any discounts that are applicable to your status as an active employee per your state's guidelines. As a retiree you continue to be eligible for any Company group discounts.

## Changing Coverage

### ***What happens if I retire or leave the Company?***

Since payroll deduction is no longer available, you can request to be converted to direct billing by contacting Marsh Voluntary Benefits. Once on direct bill you may change to electronic funds transfer by contacting your carrier for the proper forms. As a retiree, you continue to be eligible for any Company group discounts.

Whether you retire or leave the Company, you can continue your coverage without interruption.

## Auto/Home Policies Purchased Prior to April 15, 1999

I first purchased an auto/home policy prior to April 15, 1999 (that is, prior to MetLife's association with the Choice Auto and Home Insurance Program). To whom do I go for information regarding change of coverage, to update my address or to file a claim?

Several carriers provided insurance to MMC employees prior to MetLife.

- The Hartford. To change coverage amounts, to update your address information or to file a claim, contact The Hartford at (877) 287-6221.
- Chubb. To change coverage amounts, to update your address information or to file a claim, contact Chubb at (800) 248-2275.

### Missing information for auto/home policies purchased prior to April 15, 1999

*I first purchased one or more auto/home policies prior to April 15, 1999 (that is, prior to MetLife's association with the Choice Auto and Home Program) but cannot locate my policy documents and cannot remember the name of the carrier. What should I do?*

Contact each of the carriers mentioned above and MetLife to confirm whether you have coverage. It is possible to have more than one policy with more than one carrier.

## How the Program Works

Your participation is voluntary and is subject to insurance company approval. The actual insurance plan is an individual plan that you choose, based on factors you customarily consider when arranging personal insurance coverage. For example, in considering auto insurance, the insurance company may consider:

- make, model and age of the vehicle
- where you live/where the vehicle is kept (urban, rural, suburban geography)
- whether the vehicle is garaged or not
- what safety features the vehicle has
- whether the vehicle is used for work or leisure, or is mixed use
- how many miles are driven annually
- the individual's driving record
- who else in your family is licensed to drive an automobile



## ***Primary Carriers***

With the addition of Safeco Insurance as another participating carrier in 2007, the Choice Auto and Home Insurance Program rounds out its top lineup with three primary participating carriers:

- MetLife Auto & Home®
- Travelers
- Safeco® Insurance

Note: Discounts may not be available in all states and may vary based on individual circumstances.

## **Insurance Through the Program**

There are a variety of coverages available through the program for the following types of property:

- auto
- home
- boat
- recreational vehicle
- rental (for personal property in a rental apartment OR for a building you own that you rent out to others)
- condo
- mobile home

The following is a brief summary of the coverage you can elect with the Auto Insurance and Home Insurance policy options\*:

### ***Auto Insurance***

- Liability - Applies to property damage or injuries that you cause to others while driving.
- Medical - Applies to medical treatment for you and your passengers if you are injured in a covered accident.
- Collision/comprehensive - Collision covers the damage to your auto up to the actual cash value of your auto in an accident that you cause. Comprehensive covers other kinds of damage or loss from theft, vandalism, fire, glass breakage, and more.
- Uninsured/underinsured drivers - Applies to your costs if a driver could not pay for injuries to you and/or your passengers.
- Other options - Towing and rental reimbursement are also available.

## ***Home Insurance***

Home insurance coverage typically includes:

- Dwelling – Covers your residence and an attached garage.
- Other structures – Covers a detached garage, shed, barn or fence.
- Personal property – Covers the contents of your home.
- Personal liability – Covers bodily injury and property damage for which you are legally responsible. Helps pay for expenses created in the event that a physical injury or accidental damage to someone's property is caused by you, residents of your household or your pets.
- Additional living expenses – Pays for extra living expenses if you have to move out of your home during repairs.

\* You should carefully review the terms of an individual policy before enrolling in your personal insurance coverage. In the event any conflict arises between this Benefits Handbook and the insurance policy, then the insurance policy will always control. Discounts may not be available in all states and may vary based on individual circumstances.

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 (CA Certificate of Authority: 6730; Warwick, RI), Metropolitan General Insurance Company, Metropolitan Group Property and Casualty Insurance Company (CA COA: 6393; Warwick, RI), and Metropolitan Lloyds 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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## **Filing a Claim**

Contact Marsh Voluntary Benefits at (800) 225-2265 Monday through Friday, 8 a.m. to 6 p.m. Eastern time. Select your carrier from the options listed and enter the option for claims.