

Benefits Handbook Date September 1, 2012

Choice Auto and Home Insurance Program

Marsh & McLennan Companies



Choice Auto and Home Insurance Program

Marsh US Consumer 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.

Contents

Choice Auto and Home Insurance Program	i
The Program at a Glance	1
Participating in the Program	2
Eligible Employees	2
Enrollment	3
Cost of Coverage	3
When Coverage Starts and Ends	4
Changing Coverage	4
How the Program Works	5
Insurance Through the Program	6
Filing a Claim	8

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
How the Program Works	<ul style="list-style-type: none"> ▪ The Choice Auto and Home Insurance Program is subject to insurance company approval. ▪ You choose an insurance plan based on factors you customarily consider when arranging personal insurance coverage. ▪ 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. ▪ See “How the Program Works” on page 5 for details.
Eligibility	<ul style="list-style-type: none"> ▪ You are eligible to participate in this program if you meet the eligibility requirements set forth below. ▪ See “Participating in the Program” on page 2 for details.
Enrollment	<ul style="list-style-type: none"> ▪ You may enroll in this program at any time. To receive a quote and apply for coverage, call Marsh US Consumer at +1 800 225 2265 Monday through Friday, 8 a.m. to 6 p.m. Eastern time. ▪ Once enrolled, you may view your deduction amount by signing in to PeopleLink (www.mmcpoplelink.com). Select My Benefits from the right navigation bar and click ibenefitcenter. If you wish to change coverage, where eligible, you must contact the Plan Administrator.
Choice Auto and Home Insurance Program Website	<ul style="list-style-type: none"> ▪ You can obtain additional information on the program as well as online auto quotes by accessing Voluntary Benefits via PeopleLink (www.mmcpoplelink.com). ▪ You may also call the Marsh US Consumer Choice Auto and Home Insurance Program Quote Line at +1 800 225 2265, 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 four comparative quotes in a matter of minutes.
Primary Carriers	<p>The Choice Auto and Home Insurance Program top four primary participating carriers are:</p> <ul style="list-style-type: none"> ▪ MetLife Auto & Home® ▪ Liberty Mutual ▪ Travelers ▪ Safeco® Insurance <p>Note: Discounts may not be available in all states and may vary based on individual circumstances.</p>

Program Feature	Highlights
Contact Information	For more information, contact: Marsh US Consumer Phone: +1 800 225 2265, Monday through Friday, 8 a.m. to 6 p.m. Eastern time. Marsh & McLennan Companies does not administer this plan. Marsh US Consumer's decisions are final and binding.

Participating in the Program

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

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

Eligible Employees

To be eligible for the benefits described in this Benefits Handbook you must meet the eligibility criteria listed below.

Marsh & McLennan Companies Employees (other than MMA)

You are eligible if you are an employee classified on payroll as a U.S. regular employee of Marsh & McLennan Companies or any subsidiary or affiliate of Marsh & McLennan Companies (other than Marsh & McLennan Agency LLC and any of its subsidiaries (MMA)).

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

MMA Employees

You are eligible if you are an employee classified on payroll as a U.S. regular employee of Marsh & McLennan Agency – Corporate (MMA-Corporate), Houston, Woodard, Eason, Gentle, Tomforde, and Anderson, Inc. d/b/a Insurance Alliance (Insurance Alliance), Marsh & McLennan Agency LLC – Northeast (MMA-Northeast) or Marsh & McLennan Agency LLC – Alaska (MMA-Alaska).

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

“You,” “Your,” and “Employee”

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

- For Marsh & McLennan Companies participants: a U.S. regular employee of Marsh & McLennan Companies or any subsidiary or affiliate of Marsh & McLennan Companies (other than MMA and any of its subsidiaries).
- For MMA participants: a U.S. regular employee of MMA-Corporate, Insurance Alliance, MMA-Northeast or MMA-Alaska.

Your Eligibility Date

No Waiting Period	
Marsh & McLennan Companies (other than MMA)	There is no waiting period if you are ACTIVELY AT WORK. Your eligibility date is the first day you are actively at work on or after your date of hire.
MMA-Corporate, Insurance Alliance, MMA-Northeast or MMA-Alaska	There is no waiting period if you are ACTIVELY AT WORK. Your eligibility date is the first day you are actively at work on or after your date of hire.

Enrollment

You may enroll in this program at any time.

To receive a quote and apply for coverage, call Marsh US Consumer at +1 800 225 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 US Consumer. 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 US Consumer. 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 Marsh & McLennan Companies employees prior to MetLife.

- **The Hartford.** To change coverage amounts, to update your address information or to file a claim, contact The Hartford at +1 877 287 6221.
- **Chubb.** To change coverage amounts, to update your address information or to file a claim, contact Chubb at +1 800 248 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

The Choice Auto and Home Insurance Program rounds out its top lineup with four primary participating carriers:

- MetLife Auto & Home®
- Liberty Mutual
- 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: Economy Fire & Casualty Company, Economy Preferred Insurance Company, Metropolitan Casualty Insurance Company, Metropolitan Direct Property and Casualty Insurance Company, Metropolitan General Insurance Company, Metropolitan Group Property and Casualty Insurance Company, 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. Met P&C®, MetCasSM, MetGenSM, MetDirectSM, and EPAC are licensed in state of Minnesota. © 2009 MetLife Auto & Home.

MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company, Warwick, RI. Coverage, rates, and discounts are available in most states to those who qualify. © 2009 MetLife Auto & Home.

Insurance is underwritten by The Travelers Indemnity Company or one of its property casualty affiliates, One Tower Square, Hartford, CT 06183. In FL: Auto insurance policies are underwritten by First Floridian Auto and Home Insurance Company, The Travelers Home and Marine Insurance Company, or by The Travelers Commercial Insurance Company. In MA: Auto policies are underwritten by The Premier Insurance Company of Massachusetts, an independent, single-state subsidiary of The Travelers Indemnity Company. In NJ: Auto insurance policies are underwritten by Travelers Auto Insurance Co. of New Jersey, a single state, independent subsidiary of The Travelers Indemnity Company. In TX: Auto insurance is offered by Travelers MGA, Inc. and underwritten by Consumers County Mutual Insurance Company. Coverage, discounts, repair options and billing options are subject to state requirements and availability, individual qualifications and/or the insuring company's underwriting guidelines. © 2009 The Travelers Companies, Inc. All rights reserved.

Travelers of Massachusetts is the brand name for personal lines business in Massachusetts. Homeowners insurance is underwritten by The Travelers Indemnity Company or one of its property casualty affiliates. Auto policies are underwritten by The Premier Insurance Company of Massachusetts, 10 Chestnut Street, Worcester, MA 01613, an independent, single state subsidiary of The Travelers Indemnity Company. Coverage, discounts, repair options and billing options are subject to state requirements and availability, individual qualifications and/or the insuring company's underwriting guidelines. © 2009 The Travelers Companies, Inc. All rights reserved.

Coverage underwritten and provided Liberty Mutual Insurance Company and its affiliates, 175 Berkeley Street, Boston, MA. Discounts available where state laws and regulations allow and vary by state. Certain discounts apply to certain coverages only. Applicants are individually underwritten; unless required by law, not all applicants may qualify. A consumer report from a consumer reporting agency and/or motor vehicle report, on all drivers listed on your policy, may be obtained where state laws and regulations allow.

Marsh Affinity Group Services, a service of Seabury & Smith, receives compensation for services to provide this program. These services may include enrollments, ongoing servicing, billing, marketing, brokerage, customer administration and claim servicing and communications. Call +1 800 225 2265 for specific details.

Filing a Claim

Contact Marsh US Consumer at +1 800 225 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.