



LOCAL 2021, NEW YORK CITY OFF-TRACK BETTING CORPORATION EMPLOYEES
DISTRICT COUNCIL 37, STATE, COUNTY AND MUNICIPAL EMPLOYEES, AFL-CIO
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Dear Local 2021 Member:

Making the best buying decisions for auto and home insurance can be very time consuming. This is why Local 2021 is enhancing and expanding the value of your union membership by offering you access to a new group automobile and homeowners/renters insurance program. The plan offers special group discounts that members cannot receive on an individual basis.

This coverage is the newest benefit available through the **Voluntary Insurance Program (VIP)**. VIP has been meeting the personal insurance needs of union members for over fifteen years and has partnered with Liberty Mutual and MetLife Auto & Home® to offer this coverage. Typical savings in this type of program would be in the 5-15% range*.

You could save money

Under this program, Liberty Mutual¹ and MetLife Auto & Home² offer you access to special group discounts on your auto or home insurance, or both. So, as an eligible member, you get to compare the savings and benefits of not just one company, but two. This way, you can make an informed choice and pick the carrier that is right for you.

Besides potential savings with special discounts, the new program also offers you these cost and time-saving advantages:

- Convenient payroll deduction, so you can budget with small regular premium payments
- Discounts for safe drivers, for insuring two or more autos, and for having safety features, such as automatic seatbelts and/or air bags**
- Access to friendly customer service professionals for claims and customer service

Call **Liberty Mutual at 1-800-524-9400** and mention client #112489 and/or **MetLife Auto & Home at 1 800 GET-MET 8 (1 800 438-6388)** for your free premium quotes. For accurate premium quotes, please have your current policies with you when you call.



www.libertymutual.com/lm/VIP



www.metlife.com/mybenefits

You can also log onto the Voluntary Insurance Program (VIP) website at www.onlinepolicycenter.com/autohome for an instant auto premium quote. To apply for coverage you must be an active member of the union. If your local union does not have payroll deduction, you can be billed at home; other payments methods, such as EFT, may be available.

Giving you terrific options is just one way that the *Voluntary Insurance Program at Winston Financial Services* helps our members realize substantial savings on their auto and home insurance needs.

Sincerely,



Leonard Allen
President

THE FOLLOWING NOTICES AND DISCLOSURES ARE REQUIRED BY EITHER
STATE LAW OR THE INDIVIDUAL INSURANCE CARRIERS:

- * Discounts and savings available where state laws and regulations allow and may vary by state.
- ** Certain discounts apply to specific coverages only. Available in most states to those who qualify.

1. Coverage provided and underwritten by Liberty Mutual Insurance Company and its affiliates. 175 Berkeley Street, Boston, MA. 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. Certain discounts apply to specific coverages only. To the extent permitted by law, applicants are individually underwritten, not all applicants may qualify. Liberty Mutual is an Equal Housing Insurer.

2. MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its affiliates: Economy Fire & Casualty Insurance 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.

The attached brochures and its contents have been solely written and provided by Liberty Mutual and MetLife Auto & Home. MetLife Auto & Home and Liberty Mutual operate independently and are not responsible for each other's financial obligations. All costs associated with marketing this program are paid for Liberty Mutual and MetLife Auto & Home.