

Online Privacy Policy

Last Updated 25 May 2012

Welcome to MetLife!

The companies in the MetLife, Inc. group (collectively, "MetLife") recognise the importance of protecting all information that you, our online visitor, may choose to provide to us. To further this commitment, we have adopted this Online Privacy Policy to tell you how some of the companies in our group collect, use and share the information you provide to us online.

In addition to this Online Privacy Policy, we also have other more general privacy policies that may apply to you as a MetLife customer, if you register with us for further information or if you apply for any of our products or services. To view our customer privacy policy, please [click here](#).

Online Privacy Policy FAQ

[Collapse All](#)

What information does this Online Privacy Policy cover?

This Online Privacy Policy only applies to personal information collected on websites with a link to this Online Privacy Policy, and does not apply to information collected by MetLife through any other means.

It covers how we collect, use and share personal information submitted and collected online.

This policy only covers websites operated by MetLife in the UK. It doesn't apply to any other websites operated by other companies or organisations to which MetLife websites are linked. MetLife is, therefore, not responsible for the content or activities provided on those websites.

What types of personal information do we collect about our online visitors?

Personal information is information that identifies you. Generally, we don't require you to give us personal information to access public areas of our website. Certain secure web areas, however, enable or require you to provide personal information online when you use specific features on our website. For example, we collect personal information from you when you:

- Apply for or obtain a MetLife product or service
- Register to access your financial account information
- Ask to have a MetLife representative contact you
- Ask to receive information about our products or services
- Participate in any MetLife promotion or survey

This personal information may include:

- Your Name
- Policy Number
- Financial information
- National Insurance number
- Telephone number
- E-mail address and
- Postal address

Additionally, we may also collect other types of information such as your age or date of birth, gender, occupation and hobbies.

For further information on how we use the personal information we receive about you if you become a MetLife customer, or apply for any of our products or services, or register with us, please [click here](#) to view our customer privacy policies.

Do we collect personal information from children?

We do not knowingly collect personal information from those under 18 years of age.

How do we collect information through using technology? Information about Cookies.

We collect information through technology to enhance our ability to serve you. For example, when you come to one of our websites, we log your current internet address. This is usually a temporary address assigned by your internet service provider when you log-in ("IP address"). At times, we also use IP addresses to study the frequency with which our visitors visit various areas of our websites in order to improve our websites. For example we may upgrade those parts of the website that are heavily visited or optimize the website to work more efficiently with certain operating systems. This is all done without us knowing your name or other personal identifying information. When you use our websites you are anonymous.

Information about Cookies

We may also collect information about your usage of our websites by the use of cookies.

Cookies are small pieces of information that our server places on a user's computer, phone or tablet to enable the user to more easily communicate and interact with the website and to provide us with information on how visitors use the website. A cookie in no way gives us access to your computer and cannot read other information saved on your hard drive.

Cookies are either session or persistent cookies and, at the same time, they are either first or third party cookies. We explain below what these terms mean, so you can better understand the cookies we use and why.

Session Cookies

Session cookies allow you to be recognised within a visit to a website, so any page changes or selections can be remembered from page to page. These cookies allow you to proceed through many pages of a website quickly and easily without having to authenticate or reprocess each new area you visit. Session cookies are temporary and will expire when you close your browser or when you log out of a website. Session cookies are essential for the functionality of any parts of our websites that are accessed via a secure log-in and password. If you refuse to accept these cookies, or have them turned off on your browser, you will be unable to log into those areas of the websites.

Persistent Cookies

Persistent cookies are cookies that "persist" for a set period of time on your computer after the end of a browsing session and, therefore, can allow the preferences or actions of users to be remembered when the site is revisited.

First Party Cookies

First party cookies are cookies hosted by MetLife.

Third Party Cookies

Third party cookies are hosted by domains other than MetLife's (e.g., the Find An IFA Service, which sets cookies to collect information about how visitors use that service). Only a limited number of third party cookies, as listed in the table below, are set through our websites.

We use cookies for a variety of purposes. The table below explains the cookies we use and why and details whether these cookies are session or persistent cookies and first or third party cookies.

First Party Cookies (hosted by MetLife.co.uk)

Cookie Name	Cookie Type and Purpose
JSESSIONID	<p>HTTP Session ID Cookie</p> <p>Session or Persistent: Session</p> <p>A cookie will be set on the browser to recognize the visitor and establish a session for subsequent pages viewed throughout his/her visit to our websites.</p> <p>This is an essential cookie to enable our website to work effectively and load the pages and information in an efficient manner.</p> <p>This cookie is relevant to the following websites: www.metlife.co.uk www.metlife.co.uk/metlifeassurance</p>
www.intlcwa	<p>MetLife Site Content Management System Cookie</p> <p>Session or Persistent: Session</p> <p>This cookie is used to retrieve content from MetLife's Content Management System which allows us to organise our web content. This cookie enables the site to load on your computer.</p> <p>This cookie is relevant to the following websites: www.metlife.co.uk www.metlife.co.uk/metlifeassurance</p>
MLUKCookies Accepted	<p>MetLife Site Cookie Acceptance</p> <p>Session or Persistent: Persistent</p> <p>This cookie is used to record if a visitor to the site has accepted the use of cookies on the MetLife.co.uk websites.</p> <p>This cookie is relevant to the following websites: www.metlife.co.uk</p>

	www.metlife.co.uk/metlifeassurance
WT_FPC	<p>WebTrends Site Tracking Cookies</p> <p>Session or Persistent: Persistent</p> <p>These cookies are used to collect information about how visitors use the MetLife.co.uk websites. We use the information to compile reports and to help us improve the site. The cookies collect information in an anonymous form, including the number of visitors to the site, what websites visitor's have come to the site from and the pages they visited while on the MetLife.co.uk websites.</p> <p>This cookie is relevant to the following websites: www.metlife.co.uk www.metlife.co.uk/metlifeassurance</p>
__g_u __g_c	<p>Google Analytics Site Tracking Cookie</p> <p>Session or Persistent: Persistent</p> <p>This cookie tells us that you are actively visiting our site. This cookie is set by Google Analytics. For more information please visit http://www.google.com/analytics.</p> <p>This cookie is relevant to the following websites: www.metlife.co.uk www.metlife.co.uk/metlifeassurance</p>
MetlifeAudience	<p>MetLife Site Audience Cookie</p> <p>Session or Persistent: Persistent</p> <p>This cookie identifies and remembers which audience area of the website a visitor last selected (Individuals, Companies or Intermediaries) so that he/she may be directed to that area upon his/her next visit.</p> <p>This cookie is relevant to the following websites: www.metlife.co.uk www.metlife.co.uk/metlifeassurance</p>
MetLifeSU	<p>MetLife Site Secure/Non-Secure Cookie</p> <p>Session or Persistent: Persistent</p> <p>This cookie enables additional security protocols to be applied to pages on our websites and will ensure that the web page gets presented to the</p>

	<p>visitor with the appropriate security protocol.</p> <p>This cookie is relevant to the following websites: www.metlife.co.uk</p>
MetTempReq	<p>MetLife Site Recurring Visitor Identification Cookie</p> <p>Session or Persistent: Persistent</p> <p>This cookie will be created for a first time visitor to the MetLife.co.uk websites and identifies the visitor when he/she returns.</p> <p>This cookie is relevant to the following websites: www.metlife.co.uk www.metlife.co.uk/metlifeassurance</p>

Third Party Cookies

Cookie Name	Cookie Type and Purpose
ACOOKIE	<p>WebTrends Site Tracking Cookies</p> <p>This is a third party cookie hosted by stats.webtrends-live.com</p> <p>This cookie works with the WT_FPC first party cookie to collect information about how visitors use the MetLife.co.uk websites.</p> <p>For further information on WebTrends tracking cookies and how to opt-out of tracking cookies set by WebTrends, please visit http://webtrends.com/privacy-policy/</p> <p>This cookie is relevant to the following websites: www.metlife.co.uk www.metlife.co.uk/metlifeassurance</p>
PHPSESSID __utma __utmb __utmc __utmd __utmz	<p>Unbiased.co.uk (fifa.mwdev.co.uk) Third Party Cookie</p> <p>These are third party cookies hosted by fifa.mwdev.co.uk</p> <p>These cookies enable visitors to use the 'Find an IFA' service and enables Unbiased.co.uk to establish a session with the visitor and collect information on how the service is used.</p>

__utm* postcode SESS*	For further information on these cookies, please visit http://www.unbiased.co.uk/legals This cookie is relevant to the following websites: www.metlife.co.uk www.metlife.co.uk/metlifeassurance
__utma __utmb __utmc __utmz	Vimeo video player Third Party Cookie These are third party cookies hosted by player.vimeo.com Vimeo provides a service to display videos on our website. These cookies enable Vimeo to collect information on how visitors view videos. This cookie is relevant to the page at: www.metlife.co.uk

Any information collected via cookies is only stored until the cookies expire and it is not used for purposes other than those listed in the above table for each corresponding cookie.

With the exception of the JSESSIONID cookie which is essential for the site to operate, we will only set cookies in your computer after you provide your consent. Note, however, that without cookies you won't have access to many of the features that make your web experience smoother, and some of our services may not function properly (e.g., areas of the website that are accessed via a secure log-in and password). Even if you initially consent to our cookies, you can at any time afterwards choose to turn off all cookies. You can also choose to have your computer warn you each time a cookie is sent. To find out more about cookies, including how to see what cookies have been set and how to manage and delete them, visit www.allaboutcookies.org. To opt out of being tracked by Google Analytics across all websites visit <http://tools.google.com/dlpage/gaoptout>.

What kind of security measures do we have to safeguard your personal information?

The security and confidentiality of your information is extremely important to us. That is why we have technical, administrative, and physical security measures in place to protect your personal information from unauthorised access and improper use. For example, the areas of our website that enable or require you to submit personal information online use encryption to protect that information. We also review our security procedures periodically to consider appropriate new technology and updated methods.

How is your personal information used and shared?

We may use and share your personal information with other companies within the MetLife family and third party MetLife suppliers to:

- Authenticate your identity
- Provide you with online planning tools
- Process an application for our products or services and administer your account information

- Respond to your product or service information requests
- Send you customer newsletters and updates
- Provide you with further information that may be of interest, including marketing information on other products and services
- Fulfil other business purposes, such as product development and website administration

We will only share your personal information with third parties who are MetLife suppliers. We won't share your personal information with any other third parties for their own direct marketing purposes. If you sign up to receive newsletters or other e-mail messages from us, you can opt-out at any time by clicking the unsubscribe link at the bottom of the message. You may also choose to opt-out from receiving marketing materials from us by contacting us using the details below in the section headed 'Obtaining further information from us'.

For further information on how we use the personal information we receive about you if you become a MetLife customer, request further information from us or apply for any of our products or services, please [click here](#) to view our customer privacy policies.

What kinds of security measures do we take to safeguard your personal information?

The security and confidentiality of your information is extremely important to us. That's why we have technical, administrative, and physical security measures in place to protect your personal information from unauthorized access and improper use. For example, the areas of our website that enable or require you to submit personal information online use encryption to protect that information. We also review our security procedures periodically to consider appropriate new technology and updated methods. But, despite our reasonable efforts, no security measure is ever perfect or impenetrable.

How we treat personal information on a business sale

From time to time, we may sell one or more of our businesses or products and services to another provider, and your personal information may be transferred as a part of the purchase or sale. If we sell a business or any of our products and services to another provider, your information may be shared with a prospective or new provider. Any new provider will continue to use your information for the same purposes unless you are notified otherwise. This paragraph will also apply if we are sold as part of insolvency proceedings.

What other parties will we share your personal information with and why?

We may disclose any information as permitted or required by law, when we believe in good faith it is necessary for safety purposes, required for legal reporting, or to protect our legal rights or enforce our Terms of Use of our website or any competition rules. We may also disclose information about you to our auditors, regulators, legal advisors, or to respond to a court order.

How you can see and correct the personal information we hold on you?

Generally, we will let you see the information that we hold on you if you ask us in writing. We may make a small charge for this service. Due to legal privilege, we may not be able to show you anything that we learned in connection with a claim or legal proceeding. If you tell us that the information we hold on you is incorrect, we will review it and if we agree with you, we will correct our records. If we do

not agree with you we will let you know. If you wish, you can tell us in writing that you believe our records still to be incorrect and we will include your statement when we give your information to anyone outside MetLife. You can contact us using the details below in the section headed 'Obtaining further information from us'.

What can you do if you are unhappy with the way we have handled your personal information?

If you are unhappy about any aspect of the way we collect, process or record your personal information, we would like you to tell us. You can contact us using the details below in the section headed 'Obtaining further information from us'.

If you are not happy with our response, you have a right to complain to the Information Commissioner. The Information Commissioner can be contacted on 08456 30 60 60. Further details of the complaint process can be found on the Information Commissioner's website <http://www.ico.gov.uk/>.

Obtaining further information from us

If you want to know more about our privacy policy generally, please contact us in one of the following ways:

For UK Wealth Management and Protection products you can contact us at:

Data Protection Officer
MetLife Europe Ltd (UK Branch)
One Canada Square
Canary Wharf
London
E14 5AA
or e-mail us at bgoldberg@metlife.com
or telephone us on 020 7715 2000

For holders of an insurance policy with MetLife Assurance Limited, you can contact us at:

Data Protection Officer
MetLife Assurance Limited
15 Bedford Street
London
WC2E 9HE
or e-mail us at: anibloe@metlife.com
or telephone us on 0207 557 4900

How will you know if we amend this Online Privacy Policy?

We may amend this Online Privacy Policy at any time. If we make any material change in how we collect your personal information online, or how we use or share it, we will prominently post notice of the changes on the websites covered by this Online Privacy Policy. Any material changes to this Online Privacy Policy will be effective 10 days after our posting of notice of the changes on the websites covered by this Online Privacy Policy.