

MultiProtect

Individual Protection

# MetLife MultiProtect

Brochure



Navigating life together

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# Confidence to live the life you love

When everything goes like clockwork, life is fine. When the money's coming in and budgets balance, when the family is healthy and happy – it's still never easy, but you can take pride that you're in control and are keeping a clear head.

When you have MultiProtect, the simple and affordable cover from MetLife, you can feel confident to live the life you love. Should the unexpected happen, and life tries to throw you off track, we will help you keep going, allowing you to pay your way, do your bit and take care of your family.

MultiProtect provides financial support for you 24/7 worldwide, covering a range of injuries from broken bones to those that could have a significant impact on your life. You will also be covered if you have to spend time in a UK hospital and, with our extended cover options, you can protect your children as well.

With MultiProtect you will also have free and unlimited access to our professional wellbeing support centre, provided by Health Assured, that offers a wealth of expert resources, so you can start experiencing the benefits of a more positive future, today.

With MultiProtect behind you, you can step forward into the future with confidence and optimism.

# MultiProtect – At a glance

Why is MultiProtect right for me?



## Flexible cover when you need it

MultiProtect provides financial support for a range of specified accidental injuries and UK hospital stays. You can claim for multiple injuries and your policy will continue to protect you in the future.



## Getting you back on your feet

You will receive UK hospital cover for every 24 hours you spend as an in-patient as the result of an accident. Once you've had your policy for 12 months, you can also claim for time spent in hospital due to sickness.



## Peace of mind

Accidental death and funeral cover, to provide peace of mind if the worst happens.



## Great value

Cover starts from as little as £8 to £40 per month, depending on the level of protection you choose. Plus, the cost of your cover won't change when you make a claim or as you get older.



## Cover, whatever your circumstances

We won't ask you any health questions, when you take out the policy. You can take out this policy from 18 years old up to your 60th birthday and can continue cover up until your 70th birthday.

## Optional cover

MultiProtect also offers extended cover options for families, those with active lifestyles and those who may be at particular risk of certain illnesses. Optional cover is available from just an additional £1 per month, so you can tailor your cover to your circumstances and what's important to you.

**Even when life is running smoothly, the unexpected can happen. So, make sure you're prepared with MetLife MultiProtect.**

**69%**

of our claims relating to children are for broken bones (mostly from just kids being kids).\* A cash lump sum could allow you to take time off to help get them better.

**79%**

of our sports-related claims are caused by non-professional rugby injuries.\* If you break your leg, your payment could help cover unexpected costs – such as taxis to work while you recover.

**21%**

of our customers who have made a claim, have done so more than once.\* With MultiProtect there is no limit to the number of claims you can make.

\*Based on MetLife claims analysis

# Wellbeing support centre

With MultiProtect you will also receive free and unlimited access to our professional wellbeing support centre, provided by Health Assured, a leading wellbeing assistance provider in the UK.

Through the Health Assured online portal and dedicated telephone line, you will have independent and confidential access to a wealth of expert resources, 24/7, covering a range of issues, such as:

- General wellbeing
- Family issues
- Bereavement and probate
- Childcare and eldercare
- Emotional support
- Critical and traumatic incidents

Find out more at [www.metlife.co.uk/multiprotect](http://www.metlife.co.uk/multiprotect)



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**Building the  
protection you  
need is as easy  
as 1, 2, 3**

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# Step 1 – It starts with Core Cover

MultiProtect Core Cover automatically includes the following benefits, with a monthly premium from £8 to £40.



## Broken bones

cover is up to £3,750 per broken bone, even if you break more than one



## Accidental death

should the worst happen, MultiProtect provides cover for up to £200,000



## Total permanent disability

cover up to £250,000



## Accidental permanent injury

covers a wide range of life-changing injuries up to £250,000



## UK hospital stays

cover is up to £250 per 24-hour period you're admitted to a UK hospital due to an accident or sickness (sickness is covered once you've had your policy for 12 months)



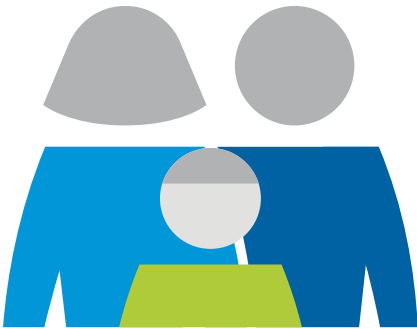
## Funeral benefit

up to £10,000 if you die as a result of natural causes, or your premiums returned if your death is within the first year of your policy



## Step 2 – Optional cover

MultiProtect provides three additional cover options from just £1 per month.



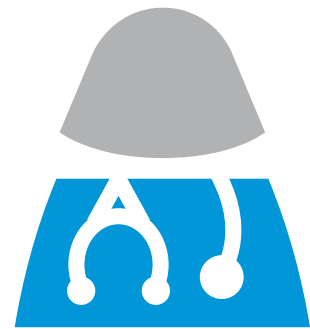
### Child Cover

offers a wide range of benefits including children's cancer cover, and provides protection for children aged 6 months to 18 years, or up to 23 years if your child is in full-time education. Children do not need to live with the policyholder.



### Active Lifestyle Cover

provides additional cover for accidental injuries such as ligament tears, tendon ruptures and dislocations, so you can keep enjoying the activities you love.



### Healthcare Cover

is tailored for those who may be at particular risk of contracting certain illnesses, such as those who work in the healthcare sector.

## Step 3 – Choose your level of protection

MetLife MultiProtect is an affordable protection plan that can be tailored to suit your needs. There are five levels of cover; choose between one and five units – the more units you buy the higher your benefits will be.

More units = higher level of benefits



	1 Unit	2 Units	3 Units	4 Units	5 Units
Core Cover	£8 per month	£16 per month	£24 per month	£32 per month	£40 per month
Child Cover	+£1 per month	+£2 per month	+£3 per month	+£4 per month	+£5 per month
Active Lifestyle Cover	+£1 per month	+£2 per month	+£3 per month	+£4 per month	+£5 per month
Healthcare Cover	+£1 per month	+£2 per month	+£3 per month	+£4 per month	+£5 per month

# Table of benefits

Core Cover	1 Unit	2 Units	3 Units	4 Units	5 Units
<b>Broken bones</b>					
Major (arm, ankle, back, cranium, hip, leg, mandible, neck, pelvis, shoulder or wrist)	£750	£1,500	£2,250	£3,000	£3,750
Minor (any other) excluding the nose	£150	£300	£450	£600	£750
<b>Hospitalisation (per 24-hour period) as a result of accident or sickness</b>					
Hospital admission due to sickness is covered after you've had your policy for 12 months	£50	£100	£150	£200	£250
<b>Accidental permanent injury</b>					
Paralysis of limbs – total and irreversible	£50,000	£100,000	£150,000	£200,000	£250,000
Blindness – permanent and irreversible in both eyes	£40,000	£80,000	£120,000	£160,000	£200,000
Loss of hands or feet – permanent physical severance	£40,000	£80,000	£120,000	£160,000	£200,000
Deafness – permanent and irreversible in both ears	£40,000	£80,000	£120,000	£160,000	£200,000
Loss of use of elbow, hip, shoulder, knee, ankle, wrist	£20,000	£40,000	£60,000	£80,000	£100,000
Loss of one hand or foot – permanent physical severance	£20,000	£40,000	£60,000	£80,000	£100,000
Loss of thumb	£10,000	£20,000	£30,000	£40,000	£50,000

**Core Cover continued****1 Unit    2 Units    3 Units    4 Units    5 Units**

Deafness – permanent and irreversible in one ear	£10,000	£20,000	£30,000	£40,000	£50,000
Loss of major organ (kidney, spleen, lung, pancreas, urinary bladder or stomach)	£10,000	£20,000	£30,000	£40,000	£50,000
Blindness – permanent and irreversible in one eye	£10,000	£20,000	£30,000	£40,000	£50,000
Loss of speech – permanent and irreversible	£10,000	£20,000	£30,000	£40,000	£50,000
Third-degree burns – covering 20% of the body's surface area	£10,000	£20,000	£30,000	£40,000	£50,000
Loss of finger or toe	£2,500	£5,000	£7,500	£10,000	£12,500

**Total permanent disablement (bodily injury only)**

	£50,000	£100,000	£150,000	£200,000	£250,000
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**Accidental death**

	£40,000	£80,000	£120,000	£160,000	£200,000
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**Funeral benefit**

Within 1 year	Premiums refunded	Premiums refunded	Premiums refunded	Premiums refunded	Premiums refunded
Year 2	£1,000	£2,000	£3,000	£4,000	£5,000
Years 3 - 4	£1,500	£3,000	£4,500	£6,000	£7,500
Year 5 +	£2,000	£4,000	£6,000	£8,000	£10,000

# Table of benefits

## Optional cover

Child Cover	1 Unit	2 Units	3 Units	4 Units	5 Units
<b>Broken bones</b>					
Major (arm, ankle, back, cranium, hip, leg, mandible, neck, pelvis, shoulder or wrist)	£250	£500	£750	£1,000	£1,250
Minor (any other) excluding the nose	£50	£100	£150	£200	£250
<b>Hospitalisation (per 24-hour period) as a result of accident or sickness</b>					
Hospital admission due to sickness is covered after you've had your policy for 12 months	£20	£40	£60	£80	£100
<b>Accidental permanent injury</b>					
Paralysis of limbs – total and irreversible	£5,000	£10,000	£15,000	£20,000	£25,000
Blindness – permanent and irreversible in both eyes	£4,000	£8,000	£12,000	£16,000	£20,000
Loss of hands or feet – permanent physical severance	£4,000	£8,000	£12,000	£16,000	£20,000
Deafness – permanent and irreversible in both ears	£2,000	£4,000	£6,000	£8,000	£10,000
Loss of one hand or foot – permanent physical severance	£2,000	£4,000	£6,000	£8,000	£10,000
Loss of use of elbow, hip, shoulder, knee, ankle, wrist	£2,000	£4,000	£6,000	£8,000	£10,000
Loss of thumb	£1,000	£2,000	£3,000	£4,000	£5,000
Deafness – permanent and irreversible in one ear	£1,000	£2,000	£3,000	£4,000	£5,000
Loss of major organ (kidney, spleen, lung, pancreas, urinary bladder or stomach)	£1,000	£2,000	£3,000	£4,000	£5,000

<b>Child Cover continued</b>	<b>1 Unit</b>	<b>2 Units</b>	<b>3 Units</b>	<b>4 Units</b>	<b>5 Units</b>
<b>Accidental permanent injury</b>					
Blindness – permanent and irreversible in one eye	£1,000	£2,000	£3,000	£4,000	£5,000
Loss of speech – permanent and irreversible	£1,000	£2,000	£3,000	£4,000	£5,000
Third-degree burns – covering 20% of the body's surface area	£1,000	£2,000	£3,000	£4,000	£5,000
Loss of finger or toe	£250	£500	£750	£1,000	£1,250
<b>Total permanent disablement (bodily injury only)</b>					
	£5,000	£10,000	£15,000	£20,000	£25,000
<b>Cancer benefit</b>					
	£5,000	£10,000	£15,000	£20,000	£25,000
<b>Accidental death</b>					
	£4,000	£8,000	£12,000	£16,000	£20,000

<b>Active Lifestyle Cover</b>	<b>1 Unit</b>	<b>2 Units</b>	<b>3 Units</b>	<b>4 Units</b>	<b>5 Units</b>
<b>Ligament tears (complete tear of knee, hamstrings or ankle joint ligament) or Tendon ruptures (to Achilles, bicep brachii (upper arm), quadriceps or rotator cuff)</b>					
	£1,000	£2,000	£3,000	£4,000	£5,000
<b>Dislocations (excluding fingers, thumbs and toes)</b>					
	£1,000	£2,000	£3,000	£4,000	£5,000

Covers one dislocation and one complete tendon rupture or complete ligament tear in each policy year. Surgical intervention is required for dislocations and tendon ruptures.

<b>Healthcare Cover</b>	<b>1 Unit</b>	<b>2 Units</b>	<b>3 Units</b>	<b>4 Units</b>	<b>5 Units</b>
HIV, Septicaemia caused by MRSA, Hepatitis C, Bacterial Meningitis	£10,000	£20,000	£30,000	£40,000	£50,000
Tuberculosis, Hepatitis B, Clostridium difficile infection	£2,500	£5,000	£7,500	£10,000	£12,500

There is no funeral benefit under Child Cover.

Children are not covered under optional Active Lifestyle Cover or Healthcare Cover.

Please see the Policy Terms and Conditions for full details.

# About MetLife

MetLife Europe d.a.c. is an affiliate of MetLife, Inc. We have been in the UK since 2007, providing innovative protection, employee benefits and retirement solutions.

The MetLife name is **recognised and trusted** by approximately **100 million customers** in **50 countries worldwide**

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**5★** Customer Service, **5** years in a row

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Winner of **40+** UK industry awards

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As one of the **world's leading insurance providers**, MetLife, Inc. has built a reputation for being **financially strong, stable and trustworthy**

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**FORTUNE**  
WORLD'S MOST  
ADMIRABLE  
COMPANIES 2018

## Did you know?

We've been around for over 140 years. In fact we were the first life company to pay a claim on the sinking of the Titanic. What's more we fully expect to be around for at least another 140 years.

## How does MetLife, Inc. compare?

Company	Assets (\$bn)
MetLife, Inc.	902.34
Legal & General Group	618.47
Aegon	502.55
Aviva PLC	463.90
Zurich Insurance Group	389.98
Standard Life	326.03

\* Source: Forbes - Global 2000 leading companies, values calculated January 2018  
www.forbes.com

# Additional information about MultiProtect

The Policy Summary and Additional Important Policy Information document provides a summary of the features and benefits of MultiProtect, including any exclusions and restrictions, as well as other useful information in respect of the policy.

## How do I make a claim?

Call us on 0800 917 1333 or 01273 872492 between 9am and 5pm Monday to Friday (excluding public and bank holidays). Calls may be recorded and/or monitored for training purposes.

Alternatively, you can email us at:

**[claims@metlife.uk.com](mailto:claims@metlife.uk.com)**

Or write to us at: MetLife, Invicta House, Trafalgar Place, Brighton, BN1 4FR.

## How is the policy taxed?

Any benefits paid out from the policy are free from UK income tax and capital gains tax. However inheritance tax may be due on any payment made after the death of a person covered by the policy.

The Government may change the tax position described above.

Tax is based on personal circumstances and subject to change.



## How do I make a complaint?

We hope that you will be very happy with our service. However, if for any reason you aren't happy, we would like to hear from you. In the first instance, telephone us on 0800 917 0100 or 01273 872456 (9am - 5pm Monday to Friday) or write to MetLife, Invicta House, Trafalgar Place, Brighton BN1 4FR.

If you are not satisfied with our response, you can ask the Financial Ombudsman Service to review the case. You can contact them on 0800 023 4 567 or by writing to: Financial Ombudsman Service, Exchange Tower, London E14 9SR.

Website: [www.fos.org.uk](http://www.fos.org.uk)

## Would I receive compensation if MetLife were unable to meet its liabilities?

MetLife has taken steps to ensure all our UK customers are eligible to apply for compensation through the Financial Services Compensation Scheme (FSCS). In the event of a firm covered by the scheme being unable to meet its financial obligations, the FSCS will seek to transfer policyholders and their benefits to another provider who can. If they are unable to do this, policyholders may be eligible for compensation.







**0800 917 0100**

**[metlife.co.uk/multiprotect](https://www.metlife.co.uk/multiprotect)**

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