

Customer Careline
0800 917 0100

{Customer Name} {Customer Address Line 1}
{Customer Address Line 2}
{Customer Address Line 3}
{Customer Address Line 4}
{Customer Postcode}

{date}

Thank you for choosing MetLife for your protection needs

Dear {Customer Name},

Your Policy Number: {Customer Policy Number}

Here is your MultiProtect welcome pack. This contains important information that shows you the benefits payable under your policy, so please keep it safe. It also contains your:

- Policy Schedule;
- Policy Terms and Conditions; and
- Direct Debit Confirmation letter that tells you when you will make your monthly payments.

Please also see MetLife's Privacy Notice which explains the ways in which MetLife may collect, share or process your personal data.

How your policy protects you

As a quick reminder, subject to the policy terms and conditions and exclusions, MultiProtect protects you by paying a tax-free cash lump sum if you:

- Suffer a broken bone (excluding a broken nose)
- Spend more than 24 hours in a hospital (in the UK or select European countries) because of an accident; sickness related hospital stays are covered once you've had your policy for 12 months
- Suffer an accidental permanent injury
- Suffer total permanent disablement – *unable to look after yourself ever again*, as a result of an accident
- Die as a result of an accident
- Die as a result of natural causes

Wellbeing support available 24/7/365

Don't forget, you also have access to our Wellbeing Support Centre provided in partnership with Health Assured. You can go online, access the app or speak to a counsellor or legal advisor by telephone 24 hours a day, 7 days a week, 365 days a year. You will be able to access confidential¹ support to help you with your mental, financial and physical wellbeing – helping you feel in control.

Access is also available for your household family members which includes your spouse or partner and any brother, sister, parent and legal dependants (except children under the age

of 16) who live in the same household as you. It's also available for your children or legal dependants who do not live with you that are aged 18 to 24 but live in the UK and are in full-time education.

You can access the Wellbeing Support Centre as many times as you need by using the details below.

- Call: **0800 023 2735** and quote **HA000510**
- Download the app: **My Healthy Advantage** and use the one-time code **HA000510**
- Visit the online portal: www.healthassuredeap.co.uk
Username: **MultiProtect**
Password: **Wellbeing**

We're here to help

Once you've read through everything you may have some questions. If you do, just contact our Customer Services team on 0800 917 0100 or 01273 872 456 or email us at customerservice@metlife.uk.com; they will be happy to help you. Alternatively, to make a claim call us on 0800 917 1333 or 01273 872 492 or email us at claims@metlife.uk.com. Our offices are open Monday to Friday, 9am to 5pm.

We want you to be happy with your policy - you can change your mind

Just to make sure you're completely happy with everything, you have up to 30 days from receiving this letter to change your mind. During this time, you can call us or write to us to let us know that you want to stop your cover. If you do, we'll cancel your policy and refund any payments you've made, as long as you haven't made a claim.

To help us provide the highest standard of service, we sometimes make welcome calls to new policyholders. If you receive a call, it's because we want to check that you're satisfied with your policy. We appreciate the feedback our customers give us as it helps us improve our service. To protect you we will ask you some security questions (relating to you or your policy) when we call.

Once again, thank you for choosing MetLife.

Yours sincerely,

Michelle Parsons
Head of Operations

*The cost of calls from a BT landline will vary according to the call plan you hold with them. Rates from other providers and mobiles may differ. Please contact your provider for more details. Calls may be recorded and / or monitored.

¹Neither the fact that you have used the service, or the content of any contact will be divulged to anyone else outside Health Assured Limited, usage statistics may be offered in way of management information reports but only in circumstances where there are no identifiable characteristics. The only circumstances in which information may be disclosed are; a) If you provide explicit consent. b) Health Assured Limited is ordered by a court of law to disclose information. c) The nature of your problem is such that the counsellor has reasonable grounds for believing that there may be a risk of harm to yourself or someone else d) Where deemed appropriate by the telephone counsellor.

The **MetLife Wellbeing Support Centre** is provided by Health Assured Limited (No.6314620) registered in England at the Peninsula, Victoria Place, Manchester M4 4FB.

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