

Claim Case Study: Accidental Death

Loss of organ, broken bones and hospitalisation.

Taking part in the things you love most, can sometimes lead to knocks and bumps that need more than just a bandage. MultiProtect is designed to give you extra financial support if you suffer from a specified accidental injury or need to spend time in a UK hospital following an accident.

Case Study



Mr J's next of kin submitted a claim for accidental death, as Mr J had been hit by a car and later died in hospital from his head injuries. Due to the nature of death, both the police and coroner were involved. Neither were able to provide MetLife with any information about the details of the accident due to the ongoing investigation and pending prosecution.

Once the prosecution had taken place, rather than delaying the claim by waiting for a copy of the police report, the claims assessor was able to research and use evidence based information to confirm the events of the accident, and rule out the policy exclusions that we were concerned about (such as alcohol abuse, illegal act, attempted suicide or self inflicted injury). The claims manager agreed and the claim was paid. The copy of the police report was received the week after the claim was paid.

Customer	Mr J	Cover	5 units
Claim	£250,000	Claim submitted	1 December 2015
Benefit	Accidental Death	Policy went into force	15 January 2015
Payment	£250,000	Date payment made	16 August 2016

Please note that whilst customer names have been anonymised, this represents a real life MetLife case study. All policies are subject to policy terms and conditions. Exclusions and limitations apply.

MetLife MultiProtect Benefits



Protection for a range of accidental injuries, including UK hospital stays after an accident, and sickness after 12 months



Cover could start immediately



Cover 24 hours a day, 365 days a year from just £8 per month



You can claim for multiple injuries – it won't change the cost of your cover (neither will getting older!)



No health questions asked



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

All policies are subject to policy terms and conditions. Exclusions and limitations apply. Visit metlife.co.uk/multiprotect for more information.

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