

Claims case studies

Protecting your everyday when you need it most



Updated July 2019

**At MetLife we pay
an average of
36 protection
claims every day***



* Source: MetLife protection portfolio data, January - June 2019. Paying 36 claims per day is based on the average volume of claims paid from January - June 2019 and over a 24 hour period.

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Claims in numbers



In the past 6 months we paid
2,059
claims for children, an average of 11 per day**

We've paid
6,562
claims in the past 6 months, an average of 36 a day**



78%
of hospital claims are for adults
22%
are for children**



88%
of hospital claims are for sickness*



90%
of claims were approved between July 2018 – June 2019

24%
of our customers have made more than one claim*



We paid on average 1 funeral benefit claim every 2 days in the past 6 months**



In 2018 we paid
11,428
claims worth over
£8.6m*



57%
of broken bones claims are for adults
43%
are for children**

63%
of our claims are from customers who have held their policy for two or more years*



* Source: MetLife protection portfolio 2018

**Source: MetLife protection portfolio January - June 2019

The true value of MultiProtect

Our claims philosophy is built on trust that one day, when you really need it, we will deliver what you expect us to; pay your claim in a timely manner, with no fuss and with understanding of what has happened to you. Here are some examples of how we have fulfilled that promise to our customers and helped them when they really needed it.

The policy terms and conditions, benefits and premiums of cover purchased before 8th February 2018 differ from policies purchased on and after 8th February 2018. Case studies have been clearly marked throughout.

Hospital stays due to sickness

90 days spent in hospital



Incident

Stroke hospitalisation

Mr R, a builder, took out a policy for 5 units of cover with MetLife in June 2017. On 11th June 2018 MetLife was told that Mr R had suffered a stroke and was in hospital. The claim form was received on 15th October 2018 and MetLife paid the claim in full on 18th October 2018.



What MetLife did

Mr R was in hospital for a total of 112 days and MetLife paid the maximum 90 day benefit totalling £22,500. This payment was made to support Mr R in his recovery following his stroke. Mr R had taken out the policy over 12 months ago and so was eligible to claim for UK hospitalisation benefit for sickness.



Settlement

We helped him focus on his recovery with

£22,500

Hospital stays due to sickness

76 days spent in hospital



Incident

Stroke hospitalisation

MetLife received a call advising that Mrs S had suffered a stroke and had been admitted to hospital.



What MetLife did

Mrs S held 3 units of cover. Mrs S stayed in hospital for 76 days. Mrs S had held her policy for more than 12 months, so MetLife were able to pay £11,400 for hospitalisation due to sickness*.



Settlement

We helped her focus on her recovery with

£11,400

*Policy purchased prior to 8th February 2018

Accidents and injuries

Car accident



Incident

Mr G is a lorry driver; he was driving an articulated lorry in a rural area when he had an accident. The vehicle hit a tree and he sustained 3 major broken bones and 9 minor broken bones and spent 24 days in hospital.



What MetLife did

Mr G was paid £10,800, comprising of £3,600 for 24 days in hospital, £4,500 for major broken bones and £2,700 for minor broken bones. Mr G held 3 units of MultiProtect which cost £21 a month*.



Settlement

We helped him get back on his feet with

£10,800

*Policy purchased prior to 8th February 2018

Accidents and injuries

Fall down the stairs



Incident

It was a quiet Sunday afternoon at home when Ms L tripped coming down the stairs and fell. She broke her wrist during the fall.



What MetLife did

Ms L held 3 units of cover. MetLife assessed the claim within 6 working days and paid £2,250 for a major broken bone.



Settlement

We helped her get back on her feet with

£2,250

*Policy purchased on or after 8th February 2018

Accidents and injuries

Fall from ladder



Incident

Mr S was at work one day and fell from a ladder causing him to break various bones and spend time in hospital.



What MetLife did

Mr S held 3 units of cover. He sustained broken bones in his hand, a broken rib, breaks to his skull bones and spent 6 days in hospital. MetLife paid £6,750 for 3 major broken bones, £900 for 2 minor broken bones and £900 for 6 days of hospitalisation.



Settlement

We helped him get back on his feet with

£8,550

*Policy purchased on or after 8th February 2018

Accidents and injuries

Accidental death at work



Incident

Mr X was working in a factory where his job involved using heavy machinery and equipment. A piece of machinery become blocked. He stepped into the machine to help fix it. The machinery began working whilst Mr X was trapped inside. The Coroner's verdict was accidental death.



What MetLife did

Mr X held 4 units of cover. Upon receiving the Coroner's verdict, MetLife paid his family £200,000*.



Settlement

We helped the family with a payment of

£200,000

*Policy purchased prior to 8th February 2018

Child illnesses and accidents

24 days spent in hospital



Incident

Mr P's child suffered appendicitis and unfortunately developed an infection which led to a long stay in hospital.



What MetLife did

Mr P held 3 units of cover, including optional Child Cover. Mr P's son was admitted into the high dependency unit and spent 24 days in hospital due to his sickness. Once MetLife received the claim form and medical information, the claim payment was made the next working day.



Settlement

We helped the family focus on recovery with

£1,440

*Policy purchased prior to 8th February 2018

Child illnesses and accidents

Fractured wrist



Incident

Mr D's daughter was at school. Whilst playing with friends she was accidentally knocked over. She fell and fractured her wrist.



What MetLife did

Mr D held 4 units of cover, including optional Child Cover. He completed the claim form and within 2 days, the claim was assessed and paid. MetLife paid out £1,000 for a major broken bone.






Settlement

We helped them get back on their feet with

£1,000

*Policy purchased on or after 8th February 2018

Child illnesses and accidents

Cancer diagnosis	
 <p>Incident</p>	<p>Mr P contacted MetLife to advise that sadly his son had been diagnosed with cancer.</p>
 <p>What MetLife did</p>	<p>Mr P held 5 units of cover, including optional Child Cover. Mr P's son spent 81 days in hospital over two separate admissions. MetLife paid £8,100 for the time in hospital and £25,000 for the child cancer diagnosis*. Mr P called MetLife later in the year to advise that his son was making a good recovery and was hoping to return to University.</p>
 <p>Settlement</p>	<p>We helped the family focus on his recovery with</p> <p>£33,100</p>

*Policy purchased prior to 8th February 2018

Adult sporting injuries

Ligament tear playing rugby



Incident

Mr T was playing rugby when he had an accident causing him to tear his knee joint ligament and fracture his shin bone.



What MetLife did

Mr T held 5 units of cover, including optional Active Lifestyle cover. MetLife paid £3,750 for the major broken bone and £5,000 under the Active Lifestyle cover for the torn ligament.



Settlement

We helped him get back on his feet with

£8,750

*Policy purchased on or after 8th February 2018

Adult sporting injuries

Motocross accident



Incident

Mr H, a business consultant, was learning how to motocross at an indoor learning centre. He drove over a bump into a fence. Mr H sustained 7 spinal breaks, broke his wrist and collarbone. He also sustained 7 broken ribs, 4 broken fingers and 3 further breaks in his hand.



What MetLife did

Mr H needed 30 days hospitalisation. MetLife paid £7,500 for the hospital stay, £22,500 for the major breaks and £7,000 for the minor bones. The total payment of £37,000 was sent 11 working days after the claim form was received. An additional £1,000 was paid for further related hospital stays*.



Settlement

We helped him get back on his feet with

£38,000

*Policies purchased prior to 8th February 2018

Adult sporting injuries

Ruptured tendon playing football



Incident

Mr S was playing 7-a-side football with friends at the weekend when he ruptured his Achilles tendon. He needed surgery to repair the tendon.



What MetLife did

Mr S purchased 2 units of MultiProtect just 4 months before he needed to claim. Upon completion of the claim form and the relevant medical information supplied from the hospital, MetLife paid £2,000 for a ruptured tendon.



Settlement

We helped him get back on his feet with

£2,000

*Policy purchased on or after 8th February 2018

Adult sporting injuries

Fall from horse



Incident

Mrs D was out riding her horse one day when she was thrown off, sustaining serious injuries.



What MetLife did

Mrs D held 2 units of cover. As well as breaking a rib, Mrs D spent 14 days in hospital and her spleen was removed. She suffered further complications and needed to be admitted to hospital for a further 2 days. MetLife paid £20,000 for the loss of organ, £400 for a minor broken bone and £1,600 for two periods of hospitalisation*.



Settlement

We helped her focus on her recovery with

£22,000

*Policy purchased prior to 8th February 2018

Adult sporting injuries

Ligament tear during Taekwondo



Incident

Mr Z is a welder and was participating in Taekwondo when he sustained an injury on 5th May 2018. He had 1 unit of cover and added Active Lifestyle Cover when he took the policy out. Mr Z sustained a broken ankle and a complete tear of his ligament. The GP diagnosis was a break to his left ankle and a complete tear of an ankle ligament.



What MetLife did

MetLife made a payment of £1,750 which was £1,000 for the ligament tear and £750 for the major broken bone.



Settlement

We helped him get back on his feet with

£1,750

*Policy purchased on or after 8th February 2018

**Do you need support with a claim?
We're ready to help you.**

Call: **01273 872492** or **0800 917 1333**

Email: **claims@metlife.co.uk**

General enquiries: **0800 917 0100**

Visit **metlife.co.uk/multiprotect**



Please note: Customer names have been anonymised in these real-life MetLife case studies. All policies are subject to policy terms and conditions; exclusions and limitations apply.

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