

Myth busters

MultiProtect provides simple, non-underwritten protection for your clients. It pays a lump sum for a range of accidental injuries from broken bones to those that could have a significant impact on their life, as well as for stays in UK hospitals and funeral benefit. Children can be covered too with optional Child Cover and there is free and unlimited access to our professional wellbeing support centre, provided by Health Assured. Clients pay a monthly premium and can claim multiple times; the cost doesn't increase as they get older or if they claim.

This document has been designed to support you and show you how MultiProtect can become part of your advice process to meet your clients' protection needs.



1. I can't take up any more of my client's time

'Having discussed Life, Critical Illness and Income Protection it's hard to take up any more of my client's time with MultiProtect'

MetLife MultiProtect takes just 4 minutes to set up and process online. All we need from your fact find is the client's name, address, date of birth and occupation. There is no medical underwriting required and it's a simple product to explain, so takes very little time. Your client then has immediate cover for broken bones and hospitalisation due to an accident as well as other key benefits. MetLife MultiProtect cannot be sold directly so **if you don't talk to your clients, who will?**



2. My client cannot afford £40 a month

'We use up the budget they can afford with other protection products'

Our most popular level of cover is 2 units and with valuable Child Cover available from just £1 per unit (for all children, not per child) your client and their children can have a **great level of cover for just £18 per month.**



3. I don't have time to write protection

'I sell lots of different products, and don't have time to position another product'

MultiProtect is a non-underwritten product, giving your client immediate cover. To help further MetLife can provide a process guide which includes examples of fact finding questions and a template statement of demands and needs. All we need is your client's name, address, date of birth and occupation and it **takes just 4 minutes to process online.**



4. It's too good to be true!

'The product is so simple, surely it's too good to be true and doesn't pay out'

MultiProtect does pay out – we have already paid over 4,500 claims as of September 2018. **In 2017, we paid out 8,899 claims**, including 4,470 claims for broken bones and 4,261 for hospital stays; **an average of 24 claims every single day.**



5. It's only for clients that cannot get cover elsewhere

'I only bring it to the attention of clients that have been declined cover elsewhere'

MultiProtect provides cost effective supplementary cover that fits well alongside Life and/or Critical Illness cover as these pay out in different circumstances.

MultiProtect pays out for more common things like accidental broken bones and hospital stays (as well as more life changing injuries and accidental death). Plus with Child Cover at just £1 per unit, it's **the perfect way to ensure the whole family is covered.**



6. Life cover gives them everything they need

'They have their protection needs taken care of with Life Cover'

MultiProtect provides valuable cover when the unexpected happens. In 2017 we paid over 8,500 claims for broken bones and hospitalisation. Life cover would not help in these scenarios. MultiProtect provides **financial support to help your clients get back on their feet.**

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www.metlife.co.uk

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