

Accident & Health Insurance



Insurance Product Information Document

Company: MetLife Europe d.a.c. Product: MultiProtect

This insurance is provided by MetLife Europe d.a.c. which is registered in Ireland under company number 415123. MetLife Europe d.a.c. (trading as MetLife) is authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority.

This is a summary of the main information about MetLife MultiProtect. It does not include the full terms, conditions or exclusions. You should refer to the MetLife MultiProtect brochure and your policy documentation for further details.

What is this type of insurance?

MultiProtect provides cover for a wide range of accidental injuries from broken bones to those that could have a significant impact on your life. It also covers you if you have to spend time in a UK hospital. The optional covers for children, active lifestyles and healthcare allow you to tailor your protection to your needs.



What is insured?

Under MultiProtect you are insured for:

- ✓ broken bones – caused by an accident
- ✓ accidental permanent injuries
- ✓ accidental total permanent disablement
- ✓ accidental death
- ✓ UK hospital stays from accidents – from 12 months you are also covered for hospital stays from sickness
- ✓ death from non-accidental causes (funeral benefit)

The policy offers some optional cover:

Child Cover

- covers the same as above for children (except funeral benefit)
- covers diagnosis of cancer

Active Lifestyle Cover

- covers specific dislocations, tendon ruptures or complete ligament tears as a result of an accident

Healthcare Cover

- covers diagnosis of a specific infectious illness



What is not insured?

The following are the most significant exclusions under the policy:

- ✗ Actual or attempted suicide or self-inflicted injury
- ✗ Active participation in an actual or attempted illegal act
- ✗ Participation in some sporting activities including playing professional sport
- ✗ War or act of foreign enemy
- ✗ Aerial flight (other than as fare-paying passenger)
- ✗ Where alcohol was a significant factor
- ✗ Certain tasks undertaken during employment or self-employment
- ✗ Any form of military service
- ✗ Hospital stays in non-UK hospitals
- ✗ Hospital stays for optional surgery
- ✗ Hospital stays for pregnancy and childbirth
- ✗ Broken bones are not covered if caused by osteoporosis, brittle bone disease, or other degenerative bone disorder
- ✗ Psychiatric illness, depression, mental or nervous disorders or stress-related conditions



Are there any restrictions on cover?

- ! The maximum payable for UK hospital stays is 90 days per condition
- ! Active Lifestyle Cover and Healthcare Cover can only be added at the start of the policy
- ! Active Lifestyle Cover covers one dislocation and one tendon rupture or ligament tear in a policy year
- ! Dislocations and tendon ruptures under Active Lifestyle Cover are only covered where surgical intervention takes place



Where am I covered?

- ✓ You are covered for accidents wherever they occur, however your claim needs to be supported by a registered medical practitioner in the UK
- ✓ You can only claim for hospital stays in UK hospitals



What are my obligations?

- You must take reasonable care to provide complete and accurate answers to our questions when you take out or make changes to your policy
- To select, with your financial adviser, the level of cover you need
- To pay the premiums due
- To let us know if you cease to be a UK resident
- If you select Child Cover, to let us know if your child ceases to be eligible
- You must notify us of any claims as soon as is reasonably practical after the event and to provide us with all the required information



When and how do I pay?

- Premiums are payable monthly in advance
- Premiums are payable by direct debit from a UK bank account



When does the cover start and end?

The cover starts when we accept your application – you can apply if you are aged 18 or above, up to your 60th birthday, and you are a UK resident

The cover ends when one of the following happens:

- you reach your 70th birthday
- you stop being a UK resident
- you receive a benefit for total permanent disablement
- you die
- you stop paying the premium



How do I cancel the contract?

- You can cancel the policy at any time by writing to us
- If you cancel within 30 days of receiving the policy schedule you'll receive a full refund of any premiums paid, as long as you haven't made a claim
- There is no refund of premiums if the policy is cancelled after the 30 days

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metlife.co.uk/multiprotect

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