



MetLife Guide to Individual Protection

Protection Puzzle



Everyday lives

against accidents or illness, making sure they can still meet their regular expenses



Home lives

helping make sure their mortgage repayments can be made should the unexpected occur



Family lives

as we can protect children from everyday accidents and illnesses



Active lives

in case of injury, so your clients can focus fully on their recovery

Our Individual Protection policies are designed to be flexible, enabling you to tailor packages to each of your clients and provide cover for the most important things in their lives.

With a wide range of lifestyles and life-stages, your clients all have different needs. It can be difficult to solve the puzzle of completing an insurance portfolio for each of them that covers the most important things to them in a cost-effective way.

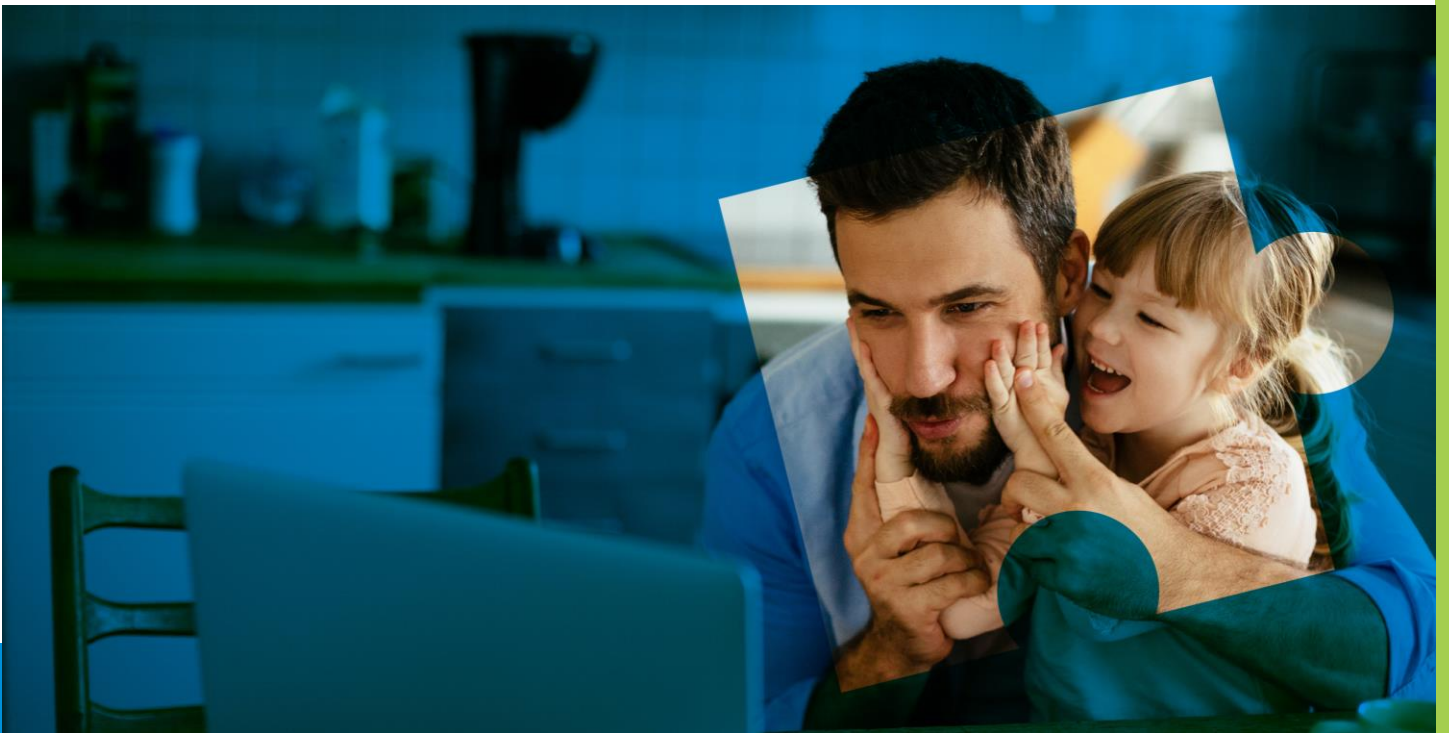
MetLife policies can help complete the Protection Puzzle by providing cover options that are flexible to your clients' needs. And because our policies are designed to make protection more personal, you can create portfolios that are tailored to each of your clients, helping them understand their protection cover and build their futures with confidence.

MetLife
MortgageSafe

MetLife
EverydayProtect

Life
Cover

Critical
Illness Cover



EverydayProtect is accident and illness cover that can provide lump-sum benefit payments, giving your clients financial respite and helping keep their lives on track when they really need it. And our **MortgageSafe** policy can cover your clients' monthly mortgage repayments if they're unable to work due to accident or illness, ensuring they can continue paying for one of their most valuable assets; their home.

By providing personalised experiences there are benefits for your business too. By helping your clients feel engaged through a trusted provider and building awareness of protection, you can help build relationships that lead to long-term retention.

Find out how MetLife Individual Protection policies could fit into your clients' protection portfolios [here](#). You'll find a range of assets that can help you identify potential clients through a holistic fact-find, the latest views from advisers, as well as the latest protection insights.

Read on to find the missing pieces of a truly personalised protection portfolio with our range of Individual Protection products.

Whichever product suits each client best, you can expect:

- Adaptability to their individual circumstances
- Flexible pricing and affordability
- Easy-to-understand benefits
- A simple claims process
- No or minimal health questions

EverydayProtect

EverydayProtect

EverydayProtect is the flexible, budget-friendly policy that can protect individuals and their families against the risks they face every day.

It's something so ordinary that it can be a part of almost any client conversation – part of everyday business. Thanks to no underwriting, wide accessibility, and range of optional cover, it can provide lump-sum benefit payments for a range of clients if they have an accident or are ill and need to spend time in hospital.

Core cover starts from just £9 per unit per month, up to a maximum of five units. And our additional cover add-ons to Core cover – Child cover, Active Lifestyle cover, and Specialist Healthcare cover – are £1 per unit per month.



Optional Cover

Our optional add-ons could ensure your clients' families are protected, and that injuries that can happen as part of hobbies or sporting activities are covered too.



Child Cover

Provides cover for your clients' eligible children, and supports them through difficult times, including advanced cases of cancer. It provides protection from six months to 18 years, or 23 years if the child is in education*.



Active Lifestyle Cover

Provides extra cover in the event your client suffers certain bodily injuries; from certain dislocations, to full and partial tendon ruptures. We want to help get their lives back on track.



Specialist Healthcare Cover

Provides cover for healthcare workers who are at higher risk of becoming ill from specified infectious diseases. It's available to anyone who works in a healthcare setting, even if they work in that setting on a part-time or voluntary basis.

Support for a range of circumstances



Budget-friendly cover

Cover starts from as little as £9 per month, and our range of additional cover options cost just £1 per unit per month – so EverydayProtect can suit a wide range of needs and budgets.



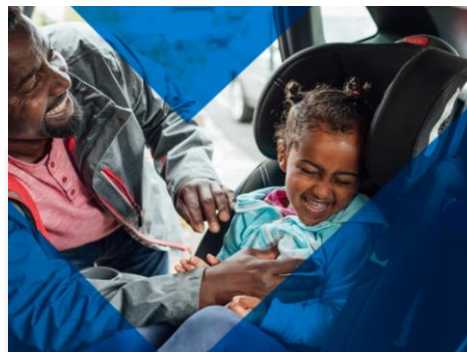
Suits a range of lifestyles

Active Lifestyle Cover protects against full and partial ligament tears**, while Specialist Healthcare Cover protects against specified illnesses for those who work in a healthcare setting.



Fast claims to keep life on track

Financial support for accident and health risk 24/7 worldwide, including broken bones, non-accidental death, and UK hospitalisation – including for pregnancy related complications***.



Family-oriented options

Clients can take out this policy from their 18th birthday to their 65th birthday, while optional Child Cover protects your clients' children between the ages of six months and their 18th birthday.

For more information visit our webpage [here](#), where you can find a range of documents & client guides.

*Eligibility for Child cover up to 23 years, includes children in full-time education including unpaid traineeships, or a child with dependency on you due to mental and/or physical disability.

** Benefit for partial (grade 2) ligament tears is 50% of a full (grade 3) ligament tear.

***Pregnancy related hospitalisation includes hospital stays of at least four complete and interrupted 24-hour periods.

MortgageSafe



MortgageSafe is a unique individual protection policy that covers monthly mortgage repayments if the policyholder has an accident or is ill and unable to work.

It means they have financial protection that can cover the value of their mortgage, so they can continue to pay for one of the most valuable assets; their home.

It's designed to be affordable, so for those who are new to buying a home and don't have a financial safety-net, they can get the financial protection they need.

MortgageSafe pays a monthly sum between £200 and £1,500 to a maximum of 110% of the monthly mortgage repayment. It can be paid to the policyholder's bank account or directly to their mortgage lender if that's more convenient.



Core cover

is accident only cover for up to 12 months, and is completely non-underwritten.



Essential cover

is accident and illness cover for 12 or 24 months. Medical questions only focus on significant or recent medical history.

All MortgageSafe policies feature:

- Covers up to 110% of the monthly mortgage repayments up to a maximum of £1,500
- Back-to-day-one cover, with just a 4-week deferral period
- Flexible premium and benefits up to 10% if the mortgage rate changes

And what's more, we'll refund premiums during any claims period, so our customers are never out of pocket.

Support for multiple needs

There are a number of reasons MortgageSafe could provide the financial protection home-owners really need. For example:



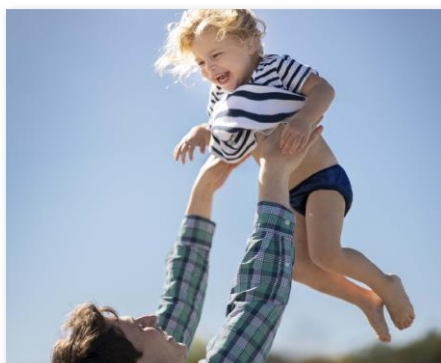
For first-time buyers, it can be daunting to use their life savings on a deposit and have no financial safety-net to fall back on.



Those buying a property on their own, or couples that are highly dependent on one household salary – there can be a greater risk to personal finances if someone isn't earning.



People who don't have sufficient sick pay through their employer, or who are self-employed, may need additional financial protection if they are unable to work.



Families with a single income, or a reliance on one earner in the household – for example if someone works part-time – they may need a way to cover their mortgage repayments.

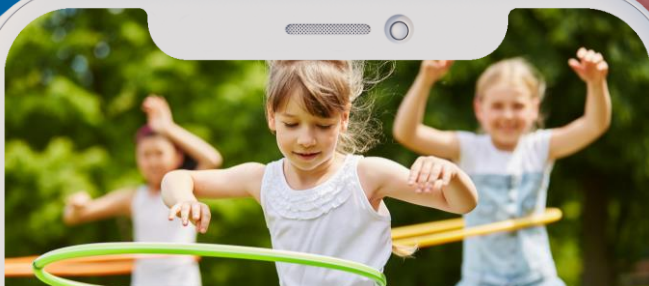
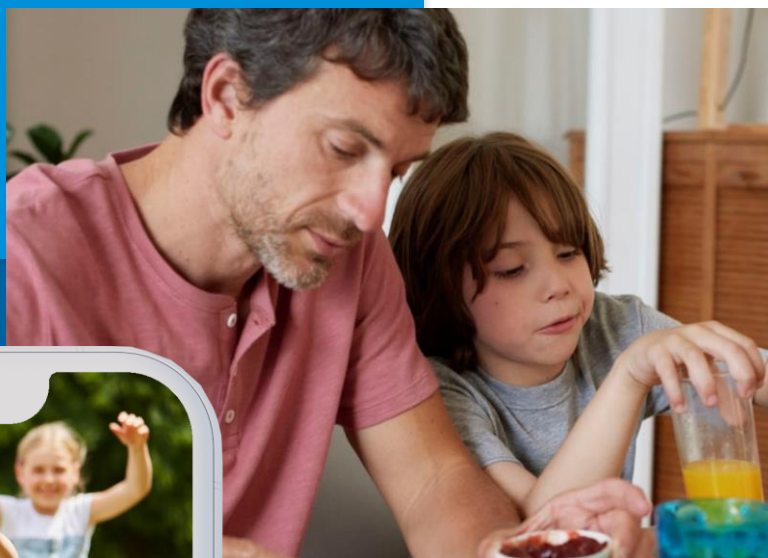
And remember, MortgageSafe has no, or minimal underwriting – depending on whether the application is for accident-only or accident and illness – so it could be accessible to customers who have been declined for other policies.

Child Cover

Child Cover is also available to add to the policy for an extra £3 per month. It isn't linked to the mortgage and makes lump sum payments if any of the policyholder's children have an accident or are unwell.

It's there to help families with any unexpected financial burdens that come with looking after their children or making arrangements for them, so they can keep life on track.

There are no limits on the number of claims the policyholder can make, and it covers all eligible children in a family. Eligible children are aged 6 months to 18 years, or up to 23 years if your child is still in full-time education*.



Broken bones

Major (arm, ankle, back, cranium, hip, leg, mandible, neck, pelvis, shoulder, or wrist)	£500
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Minor (any other) excluding the nose	£100
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Hospitalisation (per 24 hour period) as a result of accident or illness

Hospital admission per full 24-hour period - £50 per day	£50 per day
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Cancer (excluding less advanced cases)

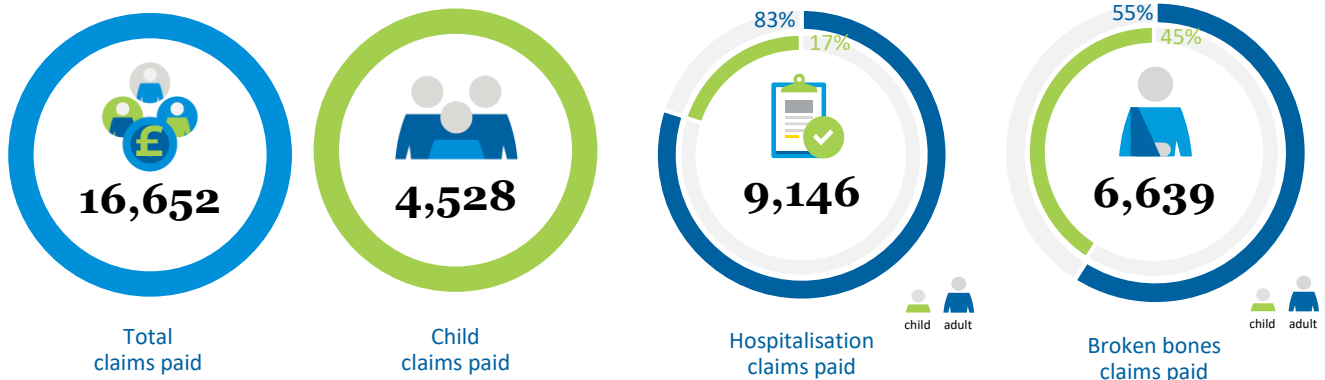
Lump sum per diagnosis	£10,000
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*Eligibility for child cover up to 23 years, includes children in full-time education including unpaid traineeships, or a child with dependency on you due to mental and/or physical disability.

The true value of Individual Protection

Our claims philosophy is built on the trust that one day, when you really need it, we will deliver what you expect of us - to pay your claim in a timely manner, with no fuss and with an understanding of what has happened to you.

And at MetLife, on average we pay more than 65 accident and illness claims every single day. Here is just a snapshot of the typical claims we pay:



Wellbeing is important to us...

In today's busy and changing world, finding the support that people need when they really need it can be difficult and time consuming, and many people don't prioritise their wellbeing as much as they should.

MetLife's Wellbeing Support Centre, provided by Health Assured, can provide the support people need during more testing times. It's available to your clients through all our Individual Protection policies, but it's also available to you too.

So whether someone needs financial, physical, or mental health support, the Wellbeing Support Centre gives you and your clients access to qualified counsellors, legal advisors, qualified counsellors, and registered nurses, so whatever is going on in life, support is available 24 hours a day, seven days a week, every day of the year – and it doesn't cost anything.

What's more, the policyholder's spouse or partner, or any sibling, or parent who lives in the same household can access it too. Legal dependents who are over the age of 16 can access the Wellbeing Support Centre too, and if they're still in full time education they can access it up to the age of 21, even if they no longer live with the policyholder.

1 Financial Wellbeing

2 Mental Wellbeing

3 Physical Wellbeing

To find out more about accessing the Wellbeing Support Centre, learn about our EverydayProtect or MortgageSafe policies, or the ways MetLife can help you grow your business, contact our Protection Team today.

You can call us on **0800 917 2221** or email us at protection@metlife.com.

MetLife protection portfolio period 25th December 2020 to 24th December 2021.
Figures based on UK working days during this period.

Products and services are offered by MetLife Europe d.a.c. which is an affiliate of MetLife, Inc. and operates under the "MetLife" brand.

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