

# MultiProtect Policy Summary

Accident and Health Insurance

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

This is a summary of the insurance policy called MultiProtect. It includes information on the benefits provided by the policy and explains the main exclusions and restrictions. This summary does not contain the full terms of your policy – you should read the MultiProtect policy terms and conditions and policy documentation to find out more.

When you take out MultiProtect, you will also receive a personalised policy schedule showing details of your policy including the level of cover you selected and any optional cover you added.

## What is MultiProtect?

MultiProtect can help you, your partner or family cope financially and minimise disruption to normal life by providing a lump sum if you suffer an injury, die or have to spend time in a UK hospital as a result of an accident. An accident is a sudden event which happens by chance and couldn't be expected. MultiProtect provides cover for a wide range of accidental injuries from broken bones to those that could have a significant impact on your life. After 12 months, it also covers you for stays in a UK hospital for sickness. The optional cover available for children, active lifestyles and healthcare allow you to tailor your protection to your needs to help support you through the disruption to normal life.



## What is insured?

Under MultiProtect you are insured for:

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

## Optional Cover

In order to support you through the disruption to normal life, the policy offers the following optional cover which can also provide a lump sum benefit:

### Child Cover

- Covers the same events as above for children (except funeral benefit).
- Covers diagnosis of cancer – *excluding less advanced cases.*

Children can be covered from 6 months to their 18th birthday (23rd birthday if in full-time education - *excluding apprenticeships*).

Cover can be selected and removed from the policy at any time.

### Active Lifestyle Cover

- Covers adults for specific dislocations, tendon ruptures or complete ligament tears as a result of an accident in order to help you get back on track.

### Healthcare Cover

- Covers diagnosis of specified infectious illnesses in order to help minimise disruption to normal life:
  - Bacterial Meningitis;
  - Clostridium Difficile infection;
  - Human Immunodeficiency virus (HIV);
  - Hepatitis B;
  - Hepatitis C;
  - Septicaemia caused by methicillin-resistant Staphylococcus aureus (MRSA); or
  - Tuberculosis - *excluding latent tuberculosis.*

**Please review and update your cover periodically to ensure it remains adequate.**

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**What is not insured?**

The following are the most significant exclusions under the policy where it would not pay a claim:

- X Psychiatric illness, depression, mental or anxiety disorders or stress-related conditions
- X Actual or attempted suicide or self-inflicted injury
- X Active participation in an actual or attempted illegal act, including road traffic offences
- X Participation in some sporting activities including playing professional sport and contests of speed
- X War or act of foreign enemy
- X Aerial flight (other than as fare-paying passenger)
- X Where alcohol was a significant factor
- X Certain tasks undertaken during employment or self-employment
- X Any form of military service

Please refer to the policy terms and conditions for more information on the exclusions above (section – *General Exclusions*).

- X Hospital stays in non-UK hospitals
- X Hospital stays for optional surgery
- X Hospital stays for pregnancy and childbirth
- X Hospital stays for sickness during the first 12 months

Please refer to the policy terms and conditions for more information on the Hospitalisation benefit and the exclusions that apply (section 5 - *The policy benefit - what's covered and what's not*).

- X Broken bones are not covered if caused by osteoporosis, brittle bone disease, or other degenerative bone disorder
- X Stress fractures and bruised bones
- X A broken nose

Please refer to the policy terms and conditions for more information on the Broken Bones benefit and the exclusions that apply (section 1 - *The policy benefit - what's covered and what's not*).

- X Soft tissue injuries
- X Dislocation of bones of the fingers, thumbs and toes

Please refer to the policy terms and conditions for more information on the Active Lifestyle Cover benefit and the exclusions that apply (section - *Active Lifestyle Cover (optional)*).

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**Are there any restrictions on cover?**

- ! The maximum benefit payable for hospital stays is 90 days per condition or event.
- ! Hospital stays must be for at least 24 hours in order for benefit to be payable.

Please refer to the policy terms and conditions for more information on the Hospitalisation benefit and the exclusions that apply (section 5 - *The policy benefit - what's covered and what's not*).

- ! No cancer benefit is payable under Child Cover if the child has previously been diagnosed, or had tests or investigations, which led to the diagnosis of cancer prior to the policy start and within 90 days of the cover start date.
- ! Children are not eligible for Active Lifestyle Cover or Healthcare Cover.

Please refer to the policy terms and conditions for more information on the Child Cover benefit and the exclusions that apply (section - *Child Cover (optional)*).

- ! Active Lifestyle Cover can only be added at the start of the policy.
- ! Active Lifestyle Cover covers one dislocation and/or 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.

Please refer to the policy terms and conditions for more information on the Active Lifestyle Cover benefit and the exclusions that apply (section - *Active Lifestyle Cover (optional)*).

- ! Healthcare Cover can only be added at the start of the policy.
- ! No benefits are payable under Healthcare Cover if the member has contracted an infectious illness covered under the policy, or has been referred for tests or investigations relating to the infectious illness, before the policy start date.

Please refer to the policy terms and conditions for more information on the Healthcare Cover benefit and the exclusions that apply (section - *Healthcare Cover (optional)*).

## Who can take out MultiProtect?

You may take out MultiProtect if you are aged 18 or above, up to your 60th birthday, and you are a UK resident.

You do not need to answer any medical questions to take out the policy.

## 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.

## When does my policy 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 continues until the earliest of the following:

- your 70th birthday;
- you stop being a UK resident;
- payment of benefit for accidental total permanent disablement;
- you die; and
- you stop paying the premium

Where Child Cover has been selected, cover for an eligible child continues until the earliest of the following (including what has been outlined above):

- the child's 18th birthday (or 23rd if in full-time education);
- the child stops being a UK resident;
- payment of benefit for accidental total permanent disablement of the child; and
- death of the child.

## How do I cancel the contract?

You can cancel the policy at any time by writing to us or calling us.

- If you cancel within 30 days of receiving the policy terms and conditions you will be entitled to a full refund of any premiums you have paid up to that time, providing you have not made a claim.
- If cover is cancelled after the first 30 days, no refund of premiums will be paid.
- Active Lifestyle, Healthcare and Child Cover can be cancelled at any time.

You can telephone us on 0800 917 0100 or 01273 872456 (9am - 5pm Monday to Friday) or write to MetLife, PO Box 1411, Sunderland SR5 9RB.

## How do I make a claim?

If you think you are entitled to make a claim, you should contact us as soon as is reasonably practical after the event to provide us with all the required information. To register a claim you can call us on 0800 917 0100 (option 2). You can also write to us at MetLife Claims Team, PO Box 1411, Sunderland SR5 9RB or email us at [claims@metlife.uk.com](mailto:claims@metlife.uk.com).

Please refer to the policy terms and conditions for more information on how to make a claim (section - *Making a claim and payment of policy benefit*).

## How do I make a complaint?

We hope that you will be very happy with our service. If for any reason you are not happy, we would like to hear from you. In the first instance, telephone us on 0800 917 0100 or 01273 872456 (9am - 5pm Monday to Friday) or write to MetLife, PO Box 1411, Sunderland SR5 9RB.

Information regarding our internal procedures for the handling of complaints can be found in the complaints section on our website at [www.metlife.co.uk](http://www.metlife.co.uk)

If you are not satisfied with our response to your complaint, you can ask the Financial Ombudsman Service to review the case.

You can contact them on 0800 023 4567 or by writing to: Financial Ombudsman Service, Exchange Tower, Harbour Exchange, London E14 9SR. Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Referring your complaint to the Financial Ombudsman Service will not affect your right to take legal proceedings.

## Would I receive compensation if MetLife were unable to meet its liabilities?

MetLife has taken steps to ensure all our UK customers are eligible to apply for compensation through the Financial Services Compensation Scheme (FSCS). In the event of a firm covered by the scheme being unable to meet its financial obligations, the FSCS will seek to transfer policyholders and their benefits to another provider who can. If they are unable to do this, policyholders may be eligible for compensation.

## Additional Important Policy Information

### When and how do I pay?

- Premiums are payable monthly in advance.
- Premiums are payable by Direct Debit from a UK bank account.

### 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.
- To review and update your cover periodically to ensure it remains adequate.
- If you select Child Cover, to let us know if your child ceases to be eligible.

### How is MultiProtect taxed?

Any benefits paid out from the policy are free from UK income tax and capital gains tax. However, inheritance tax may be due on any payment made after the death of a person covered by the policy described above. Tax is based on personal circumstances and subject to change.

### Law

This policy and any dispute or claim arising out of or in accordance with it or its subject matter or formation (including non-contractual disputes or claims) shall be governed by and construed in accordance with the laws of England and Wales, and shall be subject to the exclusive jurisdiction of the courts of England and Wales.

### Financial strength

If you'd like to know more about our financial strength, including our Solvency and Financial Condition Report (SFCR), please visit our website at [www.metlife.eu/financial-reports](http://www.metlife.eu/financial-reports).

### How much does the policy cost?

There are five levels of cover; choose between one and five units – the more units you buy, the higher your benefits will be.

	1 Unit	2 Units	3 Units	4 Units	5 Units
<b>Core Cover</b>	£8 per month	£16 per month	£24 per month	£32 per month	£40 per month
<b>Child Cover</b>	+£1 per month	+£2 per month	+£3 per month	+£4 per month	+£5 per month
<b>Active Lifestyle Cover</b>	+£1 per month	+£2 per month	+£3 per month	+£4 per month	+£5 per month
<b>Healthcare Cover</b>	+£1 per month	+£2 per month	+£3 per month	+£4 per month	+£5 per month

For illustration purposes, if you keep the MultiProtect policy for 1 year, 5 years or 10 years, the total cost of premium over that period would be as detailed below. The total costs vary depending on how many units of cover you select, and how many, if any, optional add-ons (Child Cover, Active Lifestyle and or Healthcare Cover) you select i.e. Core only, 1, 2 or 3 add-ons.

Units	Monthly core cost	Monthly add-on cost	Core only cover			Core plus 1 add-on			Core plus 2 add-ons			Core plus 3 add-ons		
			1 year	5 years	10 years	1 year	5 years	10 years	1 year	5 years	10 years	1 year	5 years	10 years
1	£8	£1	£96	£480	£960	£108	£540	£1,080	£120	£600	£1,200	£132	£660	£1,320
2	£16	£2	£192	£960	£1,920	£216	£1,080	£2,160	£240	£1,200	£2,400	£264	£1,320	£2,640
3	£24	£3	£288	£1,440	£2,880	£324	£1,620	£3,240	£360	£1,800	£3,600	£396	£1,980	£3,960
4	£32	£4	£384	£1,920	£3,840	£432	£2,160	£4,320	£480	£2,400	£4,800	£528	£2,640	£5,280
5	£40	£5	£480	£2,400	£4,800	£540	£2,700	£5,400	£600	£3,000	£6,000	£660	£3,300	£6,600

## What am I covered for?

The tables below show the benefits paid for valid claims.

Core Cover	1 Unit	2 Units	3 Units	4 Units	5 Units
<b>Broken bones</b>					
Major (arm, ankle, back, cranium, hip, leg, mandible, neck, pelvis, shoulder or wrist)	£750	£1,500	£2,250	£3,000	£3,750
Minor (any other) excluding the nose	£150	£300	£450	£600	£750
<b>Hospitalisation (per 24 hour period) as a result of accident or sickness</b>					
Hospital admission due to sickness is covered after you've had your policy for 12 months	£50	£100	£150	£200	£250
<b>Accidental permanent injury</b>					
Paralysis of limbs – <i>total and irreversible</i>	£50,000	£100,000	£150,000	£200,000	£250,000
Blindness – <i>permanent and irreversible</i> in both eyes	£40,000	£80,000	£120,000	£160,000	£200,000
Loss of hands or feet – <i>permanent physical severance</i>	£40,000	£80,000	£120,000	£160,000	£200,000
Deafness – <i>permanent and irreversible</i> in both ears	£40,000	£80,000	£120,000	£160,000	£200,000
Loss of use of elbow, hip, shoulder, knee, ankle, wrist	£20,000	£40,000	£60,000	£80,000	£100,000
Loss of one hand or foot – <i>permanent physical severance</i>	£20,000	£40,000	£60,000	£80,000	£100,000
Loss of thumb	£10,000	£20,000	£30,000	£40,000	£50,000
Deafness – <i>permanent and irreversible</i> in one ear	£10,000	£20,000	£30,000	£40,000	£50,000
Loss of major organ (kidney, spleen, lung, pancreas, urinary bladder or stomach)	£10,000	£20,000	£30,000	£40,000	£50,000
Blindness – <i>permanent and irreversible</i> in one eye	£10,000	£20,000	£30,000	£40,000	£50,000
Loss of speech – <i>total permanent and irreversible</i>	£10,000	£20,000	£30,000	£40,000	£50,000
Third-degree burns – <i>covering 20% of the body's surface</i>	£10,000	£20,000	£30,000	£40,000	£50,000
Loss of finger or toe	£2,500	£5,000	£7,500	£10,000	£12,500
<b>Total permanent disablement (bodily injury only)</b>					
	£50,000	£100,000	£150,000	£200,000	£250,000
<b>Accidental Death</b>					
	£40,000	£80,000	£120,000	£160,000	£200,000
<b>Funeral benefit</b>					
Within 1 year	Premiums refunded				
Year 2	£1,000	£2,000	£3,000	£4,000	£5,000
Years 3-4	£1,500	£3,000	£4,500	£6,000	£7,500
Year 5+	£2,000	£4,000	£6,000	£8,000	£10,000

Child Cover	1 Unit	2 Units	3 Units	4 Units	5 Units
<b>Broken bones</b>					
Major (arm, ankle, back, cranium, hip, leg, mandible, neck, pelvis, shoulder or wrist)	£250	£500	£750	£1,000	£1,250
Minor (any other) excluding the nose	£50	£100	£150	£200	£250
<b>Hospitalisation (per 24 hour period) as a result of accident or sickness</b>					
Hospital admission due to sickness is covered after you've had your policy for 12 months	£20	£40	£60	£80	£100
<b>Accidental permanent injury</b>					
Paralysis of limbs – <i>total and irreversible</i>	£5,000	£10,000	£15,000	£20,000	£25,000
Blindness – <i>permanent and irreversible</i> in both eyes	£4,000	£8,000	£12,000	£16,000	£20,000
Loss of hands or feet – <i>permanent physical severance</i>	£4,000	£8,000	£12,000	£16,000	£20,000
Deafness – <i>permanent and irreversible</i> in both ears	£2,000	£4,000	£6,000	£8,000	£10,000
Loss of use of elbow, hip, shoulder, knee, ankle, wrist	£2,000	£4,000	£6,000	£8,000	£10,000
Loss of one hand or foot – <i>permanent physical severance</i>	£2,000	£4,000	£6,000	£8,000	£10,000
Loss of thumb	£1,000	£2,000	£3,000	£4,000	£5,000
Deafness – <i>permanent and irreversible</i> in one ear	£1,000	£2,000	£3,000	£4,000	£5,000
Loss of major organ (kidney, spleen, lung, pancreas, urinary bladder or stomach)	£1,000	£2,000	£3,000	£4,000	£5,000
Blindness – <i>permanent and irreversible</i> in one eye	£1,000	£2,000	£3,000	£4,000	£5,000
Loss of speech – <i>total permanent and irreversible</i>	£1,000	£2,000	£3,000	£4,000	£5,000
Third-degree burns – <i>covering 20% of the body's surface</i>	£1,000	£2,000	£3,000	£4,000	£5,000
Loss of finger or toe	£250	£500	£750	£1,000	£1,250
<b>Total permanent disablement (bodily injury only)</b>					
	£5,000	£10,000	£15,000	£20,000	£25,000
<b>Cancer - excluding less advanced cases</b>					
	£5,000	£10,000	£15,000	£20,000	£25,000
<b>Accidental death</b>					
	£4,000	£8,000	£12,000	£16,000	£20,000

There is no funeral benefit under Child Cover.

Please see the policy terms and conditions for full details.

Active Lifestyle Cover	1 Unit	2 Units	3 Units	4 Units	5 Units
Ligament tears (complete tear of knee or ankle joint ligament) or Tendon ruptures (to Achilles, hamstring, bicep brachii (upper arm), quadriceps or rotator cuff)	£1,000	£2,000	£3,000	£4,000	£5,000
Dislocations (excluding fingers, thumbs and toes)	£1,000	£2,000	£3,000	£4,000	£5,000

Covers one dislocation and one complete tendon rupture or complete ligament tear in each policy year. Surgical intervention is required for dislocations and tendon ruptures.

Healthcare Cover	1 Unit	2 Units	3 Units	4 Units	5 Units
HIV, Septicaemia caused by MRSA, Hepatitis C, Bacterial Meningitis	£10,000	£20,000	£30,000	£40,000	£50,000
Tuberculosis, Hepatitis B, Clostridium difficile infection	£2,500	£5,000	£7,500	£10,000	£12,500

Children are not covered under optional Active Lifestyle Cover or Healthcare Cover. Please see the policy terms and conditions for full details.

Tel: 0800 917 0100

[metlife.co.uk/multiprotect](https://www.metlife.co.uk/multiprotect)

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