

MultiProtect Tech Know: Active Lifestyle Cover

For MultiProtect policies taken out on or after 8 February 2018 where optional Active Lifestyle Cover has been selected.

MetLife MultiProtect is designed to enable your clients to live the life they love without worrying what might happen if they're injured in an accident or need to spend time in hospital.

Active Lifestyle Cover is an optional cover which can pay claims for dislocations, tendon ruptures and complete ligament tears as a result of accidental bodily injury. This Tech Know covers some of the questions we are asked about this cover. You should also read the policy Terms and Conditions which provide full definitions and also detail the policy exclusions.

Eligibility

When can Active Lifestyle Cover be added to a policy?

Active Lifestyle Cover can only be added to a policy at the start.

If a customer decides to add Active Lifestyle Cover to their MultiProtect policy can they remove it at a later date?

Yes the optional cover can be removed but the customer will not be able to add it again.

I have a customer with Accident Protection/pre 8 February 2018 MultiProtect – can they add Active Lifestyle Cover?

Unfortunately this is not possible as Active Lifestyle Cover can only be selected at the start of a policy. They could buy additional units of MultiProtect with Active Lifestyle as long as they don't have more than five units overall.

What's covered and what's not?

What is covered under Active Lifestyle Cover?

In each policy year Active Lifestyle Cover can pay a policy benefit in respect of **bodily injury** caused by an **accident** which solely and independently of any other cause results in:

- a **dislocation** and/or
- either a **tendon rupture** or a complete **ligament tear**.

This means that within each policy year a customer could claim for:

- A dislocation only
- A tendon rupture only
- A complete ligament tear only
- A dislocation and a tendon rupture
- A dislocation and a complete ligament tear

Which dislocations are covered?

A dislocation is the displacement of bone from its normal position at the joint. All dislocation are covered except for dislocations of the bones of the fingers, thumbs and toes. We only cover dislocations where the customer has undergone surgery in a UK **hospital** to repair the dislocation.



How is a ligament tear defined?

A customer needs to have been involved in an accident that resulted in the complete tear of a ligament to the knee, hamstrings or ankle joint. The ligament tear must be confirmed by

radiological imaging.

Which tendons are covered?

The following tendons are covered: Achilles, bicep brachii (upper arm), quadriceps and rotator cuff. We only cover tendon ruptures where the customer has undergone surgery in a UK **hospital** to repair the rupture.

My customer was advised that surgery wasn't needed to repair the dislocation/tendon rupture – can they still claim?

We only cover dislocations/tendon ruptures where the customer has undergone surgery in a UK **hospital** to repair the dislocation/rupture.

My customer had had previous dislocations which have led to degeneration of that joint. Would they still be covered?

In order to claim successfully the customer must have had an **accident** which solely and independently of any other cause resulted in the dislocation. We look at each case on its own merits but if the joint has already degenerated the dislocation is unlikely to have been caused solely by the accident.

What happens if a bone is dislocated again? Will you pay out?

We will cover a subsequent dislocation as long as it

can be proven by medical evidence (for example via radiological imaging) that the dislocation had been successfully repaired. If the dislocation had not fully healed and the customer dislocates it again then it is not covered.

How does the policy year work?

The policy year runs from the date the policy started. For example if a policy is started on 10 March the policy year runs from 10 March to 9 March in the following year.

What date is relevant for assessing Active Lifestyle Cover claims in a policy year?

We base the limit for claims on the date of the accidents and not the date of diagnosis or surgery

If a customer makes a claim for a dislocation and a ligament tear do they have to be from the same accident?

A customer can claim for one dislocation and one complete ligament tear in a policy year. This could be from one or two different accidents.

If a customer has a dislocation, complete ligament tear or tendon rupture whilst overseas, can they still claim?

Yes they are covered no matter where the accident occurs, however you should note that the surgery to repair a dislocation or tendon rupture should take place in a UK hospital.

Exclusions apply. For full details please see Policy Terms and Conditions.

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