

MultiProtect Tech Know: Excluded Activities

For MultiProtect policies taken out on or after 8 February 2018.

MultiProtect policies sold before this date have different Terms and Conditions.

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.

As with any insurance there are some times where MetLife would not pay out and it's important to provide your clients with the right information about these exclusions. There is a full list within the Terms and Conditions but here we cover some of the most common FAQs we have about excluded activities.



Leisure activities

We often get asked by advisers to confirm which activities are and are not covered by the policy, in particular activities that involve competing in racing or timed events, as well as other pursuits that some may consider to be more risky.

Which leisure activities are not covered

- Participation in a contest of speed
- Mountaineering
- Outdoor cliff or rock climbing
- Potholing or professional sport
- Aerial flights

Anyone is free to take part in these activities, however, if bodily injury results from an accident while the policyholder is doing one of these activities, no claim will be paid.

Do you cover extreme sports?

We cover the following extreme sports as long as the activity is not being undertaken as a professional sport: bungee jumping, sky diving, mixed martial arts, karate, kite surfing, scuba diving, white collar boxing and cage fighting. However, wingsuit flying and paragliding are excluded.

For full details please see the policy Terms and Conditions.

Can you explain what a contest of speed is?

A contest of speed is 'taking part in sprints, racing, speed or time trials involving the following: any type of car or truck, any type of motorcycle or motorised bike including a quad bike, any motor or wind powered boat including a jet ski or a horse (other than for dressage, show jumping and cross country)'. So this means for example, motor racing, motorbike racing, motorised bicycle racing, sidecar racing, rallying, scrambling, speedway, powerboat racing, horse racing, point to point, pony and trap racing, horse carriage racing and time trials are all excluded.

As you can see dressage, show jumping and cross county are not regarded as contests of speed, neither are cycling, rowing or running events.

My client does do some racing and I know this wouldn't be covered but how do you treat warm-up laps?

As long as the warm-up laps or practice session are not racing and there is no element of beating another competitor or the clock (time trial) then this would be covered by the policy as long as this is not professional sport.

How do you define professional sport?

We define professional sport as 'competitive sport undertaken on a professional, not amateur, basis as a main occupation and income'. So if a claim is made and the circumstances show that the individual was being paid to play sport we will need to ask further questions. We will ask questions about any other occupations they have as well as the amount they are paid from all sources.

Do you cover accidents that occur while a professional sportsman is training?

No, the professional sport exclusion extends to training as this is integral to being a professional sportsman as a main occupation and income.

Illegal activities

You should be aware that we won't cover claims for accidents or sickness where the customer has actively taken part in any illegal activity (whether the actual illegal act was committed or just attempted). This includes road traffic offences.

Would you cover an accident that resulted from an individual that crashed a car while speeding?

If the individual is found guilty of speeding they have committed an illegal act. If the cause of the accident was found to be the speed at which the individual was travelling then we would decline to pay out on any claim resulting from this accident.

Employment/self-employment related activities

Which activities are not covered?

You should be aware that if your clients are working (either through their employment or self-employment) with any of the following materials or equipment at the time of the accident or sickness then they will not be covered:

- explosive substances or materials
- asbestos
- a pneumatic drill
- tunnelling equipment

In addition, they will not be covered if they are undertaking any of the following activities at the time of the accident or sickness:

- motorcycle couriership
- diving
- demolition
- underground or open cast mining
- quarrying;
- involved with the maintenance or collection of oil or gas on an oil or gas rig or platform
- flying (e.g. pilot, air crew)

Lastly an individual will not be covered while undertaking any form of military, army, naval or air force service.

Alcohol

There are two exclusions under MultiProtect that are connected with drinking alcohol. These cover the short-term effects of drinking alcohol and also the longer-term side effects that may for example lead to conditions that an individual may require to go into hospital for.

My client had an accident while under the influence of alcohol. Will you cover the claim?

This will depend on the circumstances of the claim and we will always assess each claim on its own merits. However we don't cover accidents or sickness where the customer has drunk alcohol to such an extent that this resulted in physical or mental impairment that caused the accident or bodily injury.

By physical or mental impairment we mean effects such as balance, mobility or coordination problems, poor judgment or loss of inhibitions (for example doing something that they might not otherwise have done had they not been drinking alcohol).

Do you exclude claims that are a result of the long-term effects of alcohol?

This will depend on the circumstances of the claim and we will always assess each claim on its own merits. We do exclude claims where the accident or sickness was caused by alcoholism, the excessive consumption of alcohol over a prolonged period or periods.

Full details can be found in the Terms and Conditions.

**For further information on excluded activities
please contact our Protection Team on:**

0800 917 2221 or protection@metlife.com

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

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