

# MetLife UK Individual Protection and COVID-19 ('coronavirus')



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This is a summary of the impact of the coronavirus on MetLife's individual protection propositions. It is based on the current status of coronavirus and the policy terms and conditions that apply to cover. MetLife is monitoring the position carefully and will advise if anything changes in respect of its policies going forwards.

## What is the coronavirus?

World Health Organisation 'WHO'<sup>1</sup> reports "Coronaviruses are a large family of viruses which may cause illness in animals or humans. In humans, several coronaviruses are known to cause respiratory infections ranging from the common cold to more severe diseases such as Middle East Respiratory Syndrome (MERS) and Severe Acute Respiratory Syndrome (SARS). The most recently discovered coronavirus causes coronavirus disease COVID-19.

COVID-19 is the infectious disease caused by the most recently discovered coronavirus. This new virus and disease were unknown before the outbreak began in Wuhan, China, in December 2019.

Common signs of infection include respiratory symptoms, fever, cough, shortness of breath and breathing difficulties. In more severe cases, infection can cause pneumonia, severe acute respiratory syndrome, kidney failure and even death.

Standard recommendations to prevent infection spread include regular hand washing, covering mouth and nose when coughing and sneezing, thoroughly cooking meat and eggs. Avoid close contact with anyone showing symptoms of respiratory illness such as coughing and sneezing."

## Where can I find out information about the virus and its impact on the public and services?

It is recommended you consult reliable sources of information to find out more about the virus. The UK [Government](#) recommended sources include the [NHS](#) and the [World Health Organisation](#) website.

If you are concerned about travel, guidance for British people travelling and living overseas can be found [here](#).

## What business continuity plans (BCP) does MetLife have in place should its office be closed, or multiple staff quarantined?

MetLife has robust BCP plans in place and has invoked its full working from home policy. We are working hard to minimise any impact to our customers and endeavour to continue to maintain our high service standards.

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<sup>1</sup> World Health Organisation [www.who.int/emergencies/diseases/novel-coronavirus-2019](http://www.who.int/emergencies/diseases/novel-coronavirus-2019). Accessed online 9<sup>th</sup> March 2020.

## For intermediaries and individuals

### What are the ABI COVID-19: Protection Pledges?

As a protection insurer, and member of the ABI, MetLife UK has committed to the ABI COVID-19: Protection Pledges.



Claims still require information in support. As we have signed up to the ABI Protection Pledges, we will be working with you to ensure that we are able to make our normal, quick and accurate claim decisions. We will continue to accept medical evidence supplied by you and might talk to you about your claim, and your injuries or illness. Our aim will be to assess your claim whilst meeting our commitment to the ABI Protection Pledges.

## Individual Protection

With the outbreak of the coronavirus understandably causing global concern, the protection of our customers is of the highest priority.

Any claims as a result of the coronavirus will be payable, subject to the usual terms and conditions of the policy.

There are no epidemic or pandemic exclusions that apply to any of our individual protection policies. Clients can rest assured they continue to be protected by MetLife.

### What additional services do policyholders have access to?

Customers who have taken out a MultiProtect policy since February 2018 have 24/7 access to MetLife's Wellbeing Support Centre.

MetLife's Wellbeing support centre can help customers feel in control, whether it's affecting them directly or a loved one in their household, who are also able to access the service for free.

If you became a MultiProtect customer from February 2018 onwards, to access the Wellbeing support centre and see how it can help you and your family take control of your wellbeing, please refer to the details in your MetLife welcome pack.

## **Customers experiencing temporary financial difficulty as a result of coronavirus**

For customers experiencing temporary financial difficulty as a result of coronavirus, please do not hesitate to contact us on customerservice@metlife.uk.com. The options available during this difficult time can be found below.

### Deferred payment period

#### *MultiProtect and Accident Protection*

Should you need to defer your monthly premium payments, we are able to offer a deferred payment period of up to 90 days. For claims that occur during this period, any premium outstanding would be deducted from the claim payment.

#### *MortgageSafe*

Should you need to defer your monthly premium payments, we are able to offer a deferred payment period of up to 90 days.

Under our policy terms and conditions, if you are unemployed, you will not be able to make a claim under the policy until you are employed again. Whilst you can cancel your policy, this may not be in your best interests, and you may wish to discuss your options with your financial adviser.

If you have been furloughed by your employer, and remain employed, claims will be considered if you are unable to work due to accident and / or illness (depending on your cover level) for at least 4 weeks. Any premium outstanding up until the first day you were unable to work would be deducted from the first claim payment.

### Reduction of cover

#### *MultiProtect and Accident Protection*

Should you need to reduce your number of units, we can accommodate this change. However, any benefits associated with these units will be lost.

#### *MortgageSafe*

Should you need to reduce your policy benefit, or move to a lower tier of cover i.e. Essential24 to Essential12, Essential12 to Core, or Essential24 to Core, we can accommodate these changes. However, this will result in reduced cover which you may not be able to increase again at a later date.

## **Will MetLife pay individual claims in respect of the coronavirus?**

### MultiProtect and Accident Protection

MultiProtect and Accident Protection primarily cover accidental injuries, funeral benefit (death by natural causes) and, if you have held your policy for at least 12 months, UK hospitalisation as a result of sickness.

The funeral benefit and UK hospitalisation benefit as a result of sickness would be payable should they be caused by the coronavirus.

## For intermediaries and individuals

### *Hospitalisation*

- *Self-isolation* - self-isolating at home is not hospitalisation. In order for hospitalisation benefit to be paid, an insured person must be admitted to a UK hospital as an in-patient for at least 24 hours, as per the policy terms and conditions.
- *New hospitals* – new ‘pop-up’ hospitals such as the NHS Nightingale London, which was previously the ExCeL London centre, are being designated official hospitals by the NHS and the Government. They satisfy the definition of UK hospital as per the policy terms and conditions.

### MortgageSafe

MortgageSafe covers the policyholder if they are unable to work due to accident and / or illness, depending on cover level selected. Benefit would be payable if they are unable to work as a result of the coronavirus, subject to the 4-week waiting period being satisfied.

Shielding or self-isolating where the definition of being unable to work is not met, are not covered under the policy. Shielding and / or self-isolating means an individual is staying at home at all times and avoiding any face to face contact.

### *Optional Child Cover - hospitalisation*

UK hospitalisation benefits as a result of sickness would be payable should they be caused by coronavirus, providing the cover has been held for at least 12 months.

- *Self-isolation* - self-isolating at home is not hospitalisation. In order for hospitalisation benefit to be paid, an eligible child must be admitted to a UK hospital as an in-patient for at least 24 hours, as per the policy terms and conditions.
- *New hospitals* – new ‘pop-up’ hospitals such as the NHS Nightingale London, which was previously the ExCeL London centre, are being designated official hospitals by the NHS and the Government. They satisfy the definition of UK hospital as per the policy terms and conditions.

### Individual term life, critical illness and income protection policies (no longer sold)

There are no specific exclusions in respect of the coronavirus, a pandemic and / or epidemic in respect of these policies. Providing a policyholder satisfies the terms and conditions of the policy, a claim would be payable.

### *Individual Income Protection*

MetLife’s Individual Income Protection policies include a requirement for 24-hour hospitalisation if a policyholder is unable to work caused by sickness in the circumstances of a pandemic.

For the purpose of the policy, pandemic means “*a worldwide epidemic of a sickness or disease, which the World Health Organisation has described as a pandemic, and has designated to be at, phase or alert level four or above.*”

The WHO characterised COVID-19 (‘coronavirus’) as a pandemic on 11<sup>th</sup> March 2020, meaning if a policyholder is unable to work due to sickness caused by the COVID-19 pandemic, they must be hospitalised for at least 24 hours as part of being eligible to claim, subject to the usual terms and conditions of the policy.

## For intermediaries and individuals

Self-isolating at home is not hospitalisation. If a policyholder is unable to work due to sickness caused by the COVID-19 pandemic, they will only be able to claim if they have also been hospitalised for at least 24 hours, as per the policy terms and conditions.

### COVID-19 vaccine

Do you have any information you can provide in respect of the COVID-19 vaccine and roll-out programme?

Information in respect of the UK COVID-19 vaccination programme can be found [here](#). This includes a collection of useful documents and is updated regularly.

If someone is hospitalised and / or dies as a result of an adverse reaction to the COVID-19 vaccine, would a claim be payable?

Providing the policy has been in force for at least 12 months, hospitalisation as a result of sickness would be payable. Funeral benefit i.e. benefit as a result of death by natural causes, would be payable. It would not be considered an accidental death.

If someone refuses to have the COVID-19 vaccine and is then subsequently hospitalised and / or dies as a result of coronavirus, would a claim be payable?

Under current UK law, COVID-19 vaccination is not compulsory, so we would not decline a claim as a result of not having the COVID-19 vaccine. This might change if the vaccine becomes mandatory.

Providing the policy has been in force for at least 12 months, hospitalisation as a result of sickness would be payable. Funeral benefit i.e. benefit as a result of death by natural causes, would be payable. It would not be considered an accidental death.

### Underwriting

Can an individual take out a MultiProtect policy if they have or have had the coronavirus?

Yes. MetLife's MultiProtect is not medically underwritten. This means that our MultiProtect customers do not have to answer any questions about their health in order to apply for and take out a MultiProtect policy.

There is a 12-month waiting period for UK hospitalisation claims for sickness, and the funeral benefit (death by natural causes) is a return of premiums paid if a claim is made in the first 12 months.

Can an individual take out a MortgageSafe policy if they have or have had the coronavirus?

Individuals who have a history of coronavirus can apply for a MortgageSafe policy.

Our online health questions will determine if any further underwriting is required for Essential12 or Essential24 cover.

Where underwriting applies, we will assess each case individually, taking into account the date of infection; the symptoms experienced and the degree of recovery. In some instances, we may be unable to provide cover.

## For intermediaries and individuals

### Making a claim

#### Will MetLife still require original documents for claims?

Where it is not possible for a policyholder to submit original documents or sign forms in ink, we will accept claim forms (and other claims documents) completed electronically and submitted to us via email. The submission can be as a PDF or as photos of original documents/forms.

#### How will any delays in submitting claims impact the claim decision?

We will pay all valid claims and would not impose any late notification clauses that are in policy terms where the late notification is due to issues arising from the COVID-19 pandemic.

## Summary

- Information about the coronavirus can be found on the NHS and WHO websites.
- MetLife has robust BCP plans in place and has invoked its full working from home policy.
- Any claims as a result of the coronavirus will be payable, subject to the usual terms and conditions of the policy.
- Customers taking out a MultiProtect policy since February 2018 have access to our Wellbeing Support Centre.
- There are no epidemic or pandemic exclusions that apply to any of our individual protection policies.
- Customers should contact MetLife's claims team on [claims@metlife.uk.com](mailto:claims@metlife.uk.com) in the event they wish to make a claim under their policy.

## Next steps

MetLife continues to monitor the situation regarding the spread of the coronavirus. MetLife takes its customer responsibilities very seriously; and is committed to ensuring our customers are at the centre of our operations.

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