

Real-life claim stories

Protecting your everyday when you need it most



**At MetLife we pay
an average of 56
protection claims
every day***

* Source: MetLife protection portfolio period 25th December 2019 to 24th June 2020. Figures based on UK working days during this period.

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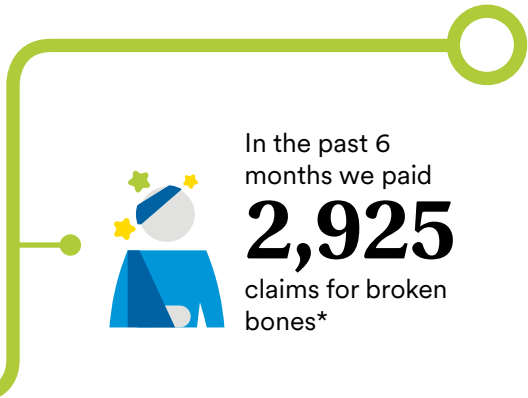
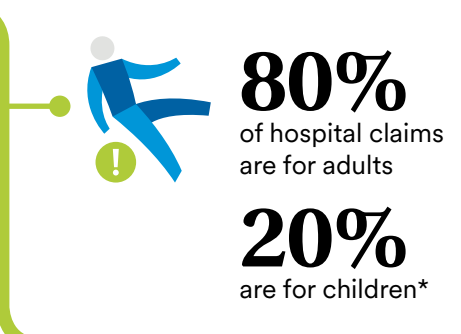
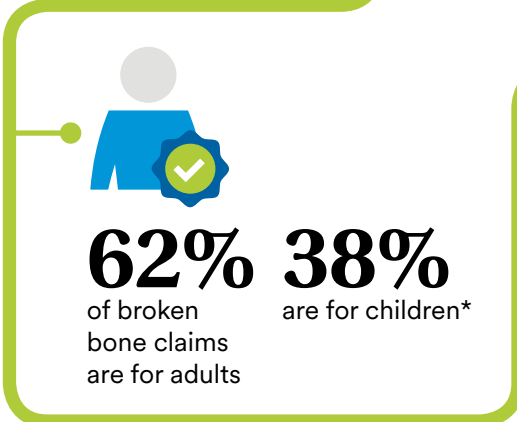
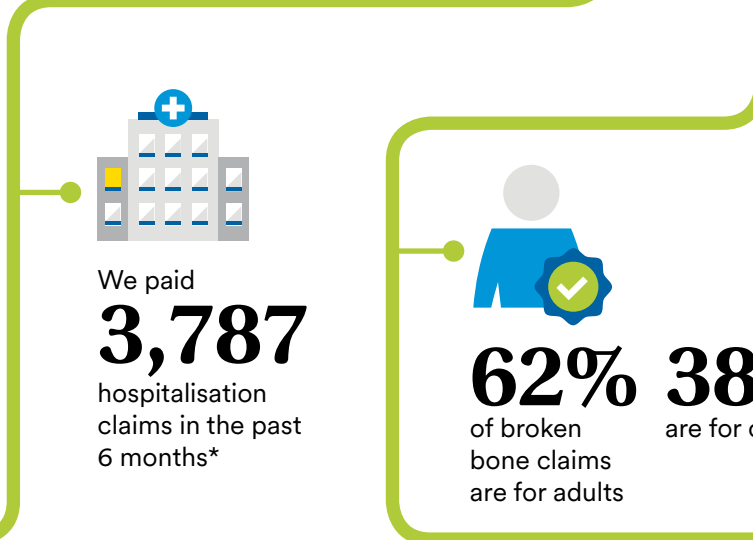
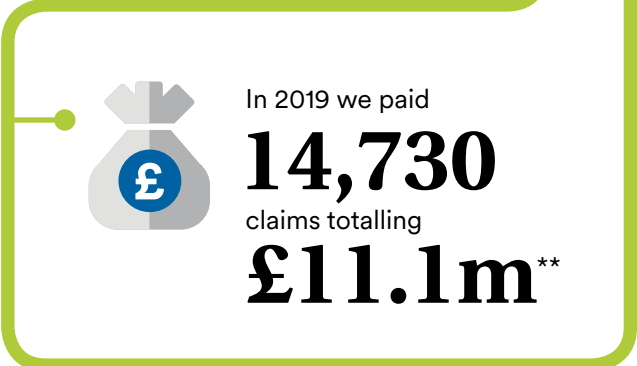
The true value of MultiProtect

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. Here are some examples of how we have fulfilled that promise to our customers and helped them when they really needed it.

The policy terms and conditions, benefits and premiums of cover purchased before 8th February 2018 differ from policies purchased on or after 8th February 2018. On each case study, we have noted when the policy was purchased so it's clear which version of the policy the benefit payout relates to.



Claims in numbers



* Source: MetLife protection portfolio period 25th December 2019 to 24th June 2020. Figures based on UK working days during this period.

** Source: MetLife protection portfolio 2019

Hospital stays due to sickness

90 days spent in hospital



Incident

Mr R, a Builder, took out 5 units of cover with us in June 2017. A year later, we were told that Mr R had suffered a stroke and was in hospital. The claim form was received on 15th October 2018 and we paid the claim in full on 18th October 2018.



What MetLife did

Mr R was in hospital for a total of 112 days and we paid the maximum 90 day benefit totalling £22,500. This payment was made to support Mr R during his recovery following his stroke. Mr R had taken out the policy over 12 months ago and was eligible to claim for UK hospitalisation benefit due to sickness.



Payment

We helped him focus on his recovery with a payment of

£22,500



Mr R is a builder.
In 2018, he suffered a stroke

[Watch MetLife in action – Meet Mr R](#)

Policy purchased prior to 8th February 2018

Hospital stays due to sickness

85 days spent in hospital



Incident

Mr A has sickle cell disease. This is a condition affecting red blood cells which, alongside other symptoms, can cause painful episodes called 'sickle cell crises' which can be very severe and last for up to a week. Over a period of 6 months, Mr A was admitted to hospital in relation to sickle cell on 6 separate occasions. In total, he was admitted to hospital for 85 days, ranging from admissions of 8 to 17 days each time.



What MetLife did

Mr A holds 5 units of cover and has held his policy for over 12 months, therefore he is able to claim hospitalisation for sickness. We reviewed Mr A's claim, using hospital discharge summaries for each of the 6 related hospital admissions. MetLife paid out a total of £21,250 for 6 stays in hospital due to sickness.



Payment

We were able to support him with a payment of

£21,250

Policy purchased prior to 8th February 2018.

Accidents and injuries

Fall from building



Incident

Mr E, a Window Cleaner, was working when he fell from a 7 storey building onto a glass roof. He sustained fractures to multiple spinal bones, his left arm, hip, shoulder, elbow and jaw. He needed to spend 19 days in hospital.



What MetLife did

Mr E held 4 units of cover. We assessed the claim and paid a total of £49,400 which consisted of £45,600 for broken bones and £3,800 for hospitalisation.



Payment

We helped him to focus on his recovery by supporting him with a payment of

£49,400

Policy purchased after 8th February 2018

Accidents and injuries

Car accident



Incident

Mr X, a Factory Worker, was involved in a serious car accident. He sustained 5 major broken bones, including 3 in his leg as well as to his pelvis and shoulder. He also sustained 13 minor broken bones and spent 54 days in hospital.



What MetLife did

Mr X held 2 units of cover. We assessed the claim and paid a total of £13,000 which consisted of £7,600 for broken bones and £5,400 for hospitalisation.



Payment

We helped him focus on his recovery with a payment of

£13,000

Policy purchased prior to 8th February 2018.

Accidents and injuries

Motorcycle accident



Incident

Mr T, an A&E Team Leader, was riding his motorcycle to work when he was hit by an oncoming vehicle. He was badly injured and incurred breaks to 7 major bones. He was air lifted to a local trauma centre where he spent 46 days in hospital.



What MetLife did

Mr T held 2 units of cover. We assessed his claim and paid out a total of £18,600 consisting of £14,000 for broken bones and £4,600 for hospital stays.



Payment

We helped him with focus on his recovery with a payment of

£18,600



Watch MetLife in action – Meet Mr T

Policy purchased prior to 8th February 2018.

Accidents and injuries

Fall from ladder



Incident

Whilst on a construction site, Mr K was working up a ladder at a height of 3 metres. He fell sustaining 5 spinal fractures as well as 5 broken ribs. Mr K needed to stay in hospital for 20 days whilst he was treated for his injuries.



What MetLife did

Mr K held 4 units of cover. Following assessment of his claim, we paid £15,000 for the major broken spinal bones, £3,000 for the minor broken rib bones and £4,000 for hospitalisation.



Payment

We helped Mr K focus on his recovery with a payment of

£22,000

Policy purchased on or after 8th February 2018.

Accidents and injuries

Fall down the stairs



Incident

It was a Sunday afternoon at home when Ms L tripped coming down the stairs and fell. She broke her wrist during the fall.



What MetLife did

Ms L held 3 units of cover. We assessed the claim within 6 working days and paid £2,250 for a major broken bone.



Payment

We helped her focus on her recovery with a payment of

£2,250

Policy purchased on or after 8th February 2018.

Accidents and injuries

Fractured ankle



Incident

Miss F was out one day when she trapped her ankle in a pram, badly fracturing 2 bones. She needed to stay in hospital for 11 days.



What MetLife did

Miss F held 2 units of cover. We assessed the claim and 7 days later paid a total of £4,100. This consisted of £3,000 for the 2 major broken bones and £1,100 for 11 days in hospital.



Payment

We were able to help her focus on her recovery with a payment of

£4,100

Policy purchased after the 8th February 2018.

Accidental death

Injured at work



Incident

Mr A was up a ladder working with an overhead cable when he was electrocuted. He suffered brain injuries and had a heart attack. Sadly, Mr A did not recover from the accident and passed away.



What MetLife did

Mr A held 3 units of cover. After assessing the claim made by his family, we paid a total of £150,000 as a result of accidental death.



Payment

We helped support his family during a difficult time with a payment of

£150,000

Policy purchased prior to 8th February 2018.

Child illness and accidents

Hospitalisation due to virus



Incident

Mr and Mrs C's son was diagnosed with a bacterial infection and sepsis. Their son spent 18 days in hospital and later needed to be readmitted for a further 62 days.



What MetLife did

Both Mr and Mrs C had added optional Child Cover to their individual policies, meaning their son was covered by 3 units across 2 policies. We paid £2,520 for the current version of MultiProtect and £1,260 on an older policy for hospitalisation benefit due to sickness.



Payment

We helped the family focus on their son's recovery with a payment of

£3,780

One policy was purchased prior to 8th February 2018 and the other on or after 8th February 2018.

Child illness and accidents

Fractured wrist



Incident

Mr D's daughter was at school. Whilst playing with friends she was accidentally knocked over. She fell and fractured her wrist.



What MetLife did

Mr D held 4 units of cover, including optional Child Cover. He completed and returned the claim form and within 2 days, the claim was assessed and paid. We paid £1,000 for a major broken bone.



Payment

We helped them focus on their daughter's recovery with a payment of

£1,000

Policy purchased on or after 8th February 2018.

Child illness and accidents

Cancer diagnosis



Incident

Mr P contacted us to advise that sadly, his son had been diagnosed with cancer.



What MetLife did

Mr P held 5 units of cover, including optional Child Cover. His son spent 81 days in hospital over 2 separate admissions. We paid £8,100 for the time in hospital and £25,000 for the child cancer diagnosis. Mr P called us later in the year to advise that his son was making a good recovery and was hoping to return to University.



Payment

We helped the family focus on his recovery with a payment of

£33,100

Policy purchased on or after 8th February 2018.

Child illness and accidents

Fall from sofa



Incident

Mr and Mrs G's child slipped and fell from their sofa at home. The child broke 2 bones in their wrist.



What MetLife did

Mr G held 3 units of cover and Mrs G held 2 units of cover. Both had added optional Child Cover to their policies meaning their child was covered by 5 units. For 2 major broken bones, we paid £1,200 under the father's policy and £800 under the mother's policy.



Payment

We helped the family focus on recovery with a payment of

£2,000

Policy purchased on or after 8th February 2018.

Adult sporting injuries

Cycling accident



Incident

Mr S, a Warehouseman, was riding his bike when he was involved in a car accident. He sustained a fracture to his shin bone and had to spend 2 days in hospital.



What MetLife did

Mr S held 2 units of cover. We assessed his claim and paid a total of £1,700, comprising of £1,500 for 1 major broken bone and £200 for hospitalisation.



Payment

We helped him with focus on his recovery with a payment of

£1,700

Policy purchased after the 8th February 2018.

Adult sporting injuries

Ligament tear playing rugby



Incident

Mr T was playing rugby when he had an accident causing him to tear his knee joint ligament and fracture his shin bone.



What MetLife did

Mr T held 5 units of cover, including optional Active Lifestyle Cover. We paid £3,750 for the major broken bone and £5,000 under the Active Lifestyle cover for the torn ligament.



Payment

We helped him get back on his feet with a payment of

£8,750

Policy purchased on or after 8th February 2018.

Adult sporting injuries

Motocross accident



Incident

Mr H, a Business Consultant, was learning how to motocross at an indoor learning centre. He rode over a bump in the road, lost control and crashed into a fence. Mr H sustained 7 spinal breaks, broke his wrist and collarbone. He also sustained 7 broken ribs, 4 broken fingers and 3 further breaks in his hand.



What MetLife did

Mr H needed 30 days hospitalisation. After assessing his claim, we paid £7,500 for the hospital stay, £22,500 for the major breaks and £7,000 for the minor bones. The total payment of £37,000 was sent 11 working days after the claim form was received. An additional £1,000 was paid for further related hospital stays.



Payment

We helped him get back on his feet with a payment of

£38,000

Policies purchased prior to 8th February 2018.

Adult sporting injuries

Mountain bike accident



Incident

Mr Y was out riding his mountain bike one day when he fell off, fracturing a bone in his shoulder. He spent 2 full days in hospital.



What MetLife did

Mr Y held 4 units of cover. Following an assessment of his claim, we paid £3,000 for 1 major broken bone and £400 for hospitalisation.



Payment

We helped him get back on his feet with a payment of

£3,400

Policy purchased on or after 8th February 2018.

Adult sporting injuries

Ruptured tendon playing football



Incident

Mr S was playing 7-a-side football with friends at the weekend when he ruptured his Achilles tendon. He needed surgery to repair the tendon.



What MetLife did

Mr S purchased 2 units of MultiProtect and optional Active Lifestyle Cover just 4 months before he needed to claim. Upon completion of the claim form and the relevant medical information supplied from the hospital, we paid £2,000 for a ruptured tendon.



Payment

We helped him focus on his recovery with a payment of

£2,000

Policy purchased on or after 8th February 2018.

Adult sporting injuries

Fall from horse



Incident

Mrs D was out riding her horse one day when she was thrown off, sustaining serious injuries.



What MetLife did

Mrs D held 2 units of cover. As well as breaking a rib, Mrs D spent 14 days in hospital and her spleen was removed. She suffered further complications and needed to be admitted to hospital for a further 2 days. We paid £20,000 for the loss of organ, £400 for a minor broken bone and £1,600 for 2 periods of hospitalisation.



Payment

We helped her focus on her recovery with a payment of

£22,000

Policy purchased prior to 8th February 2018.

**Do you need support with a claim?
We're ready to help you.**

Call: **01273 872 456** or **0800 917 0100**
Email: **claims@metlife.co.uk**

For more information about MultiProtect, visit
metlife.co.uk/multiprotect



Please note: Customer names have been anonymised in these real-life MetLife case studies. All policies are subject to policy terms and conditions; exclusions and limitations apply.

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Navigating life together