

# Direct Debit and Lapse Process Guide



MetLife MultiProtect provides cash payments if you suffer from a specified accidental injury, or if you need to spend time in a UK hospital. It also provides peace of mind for your loved ones if the worst happens.

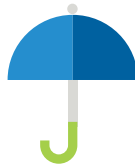
MultiProtect can be tailored to suit your clients' needs with five levels of cover, between one and five units. The more units your clients buy, the higher their benefits will be. Your client's cover begins immediately once the online application has been completed.

This guide helps you to understand:

- When your client's first premium will be taken from their account by Direct Debit
- What happens when a payment is missed
- Tips to explain the value of MultiProtect and keeping your clients cover in place



Protection for a range of accidental injuries, including broken bones, and UK hospital stays



Cover will start immediately



Cover 24 hours a day, 365 days a year from just £8 per month



You can claim for multiple injuries – it won't change the cost of your cover



No health questions



Accidental death and funeral cover

All policies are subject to policy terms and conditions. Exclusions and limitations apply. Visit [metlife.co.uk/multiprotect](https://metlife.co.uk/multiprotect) for more information.

# How is a Direct Debit collected?

Direct Debits take 8 working days to set up after the date of submission. This may mean that your client's first premium is collected on a different day to their preferred payment date.

All policies submitted on a weekend or bank holiday will be processed as being submitted on the next working day.

## Scenario 1: 13th is selected as preferred payment date

### Month 1

M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M
2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	1	2	3	4	5	6	7	8	9	10	11	12	13

Policy submitted by 6:30pm, cover begins and MetLife sends the customer a Welcome Pack.

First premium is collected

Second premium is collected

### Month 2

## Scenario 2: 7th is selected as preferred payment date

### Month 1

M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M
2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	1	2	3	4	5	6	7	8	9	10	11	12	13

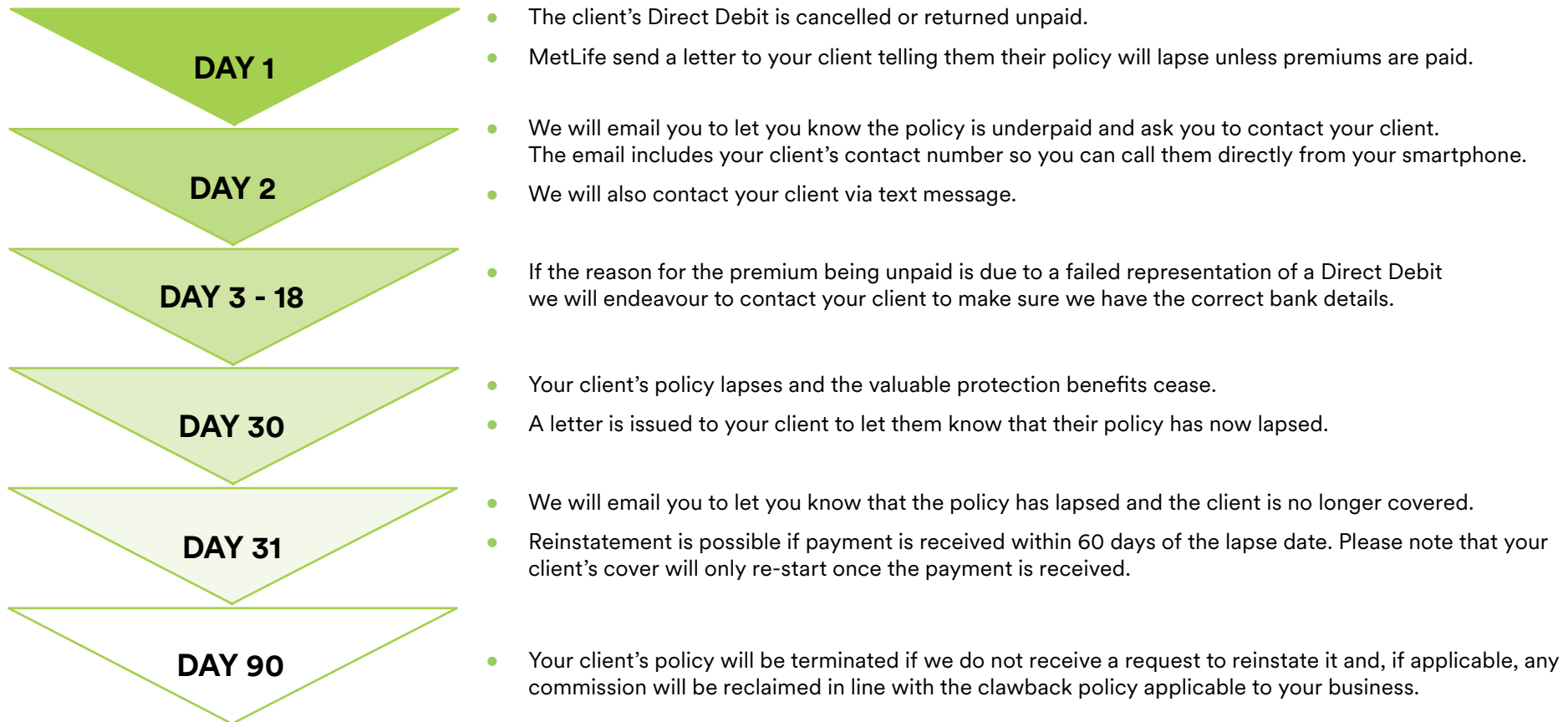
Policy submitted by 6:30pm, cover begins and MetLife sends the customer a Welcome Pack.

First premium is collected

Second premium is collected

### Month 2

# What happens when your client doesn't pay their premiums?



# Top tips for keeping your clients' valuable cover in place

**1**

Contact the client a week after issue (shown on your commission statement) to remind them of the important needs identified during the sales meeting and why it was important for them to have this cover in place.

**2**

Consider sending your client the MetLife Claims Case Study booklet.

**3**

Call your client after three months to keep in touch and again remind them of the needs identified at the time of sale.

**4**

Keep in touch with your client and check that their policies are still meeting their needs. Don't forget - at 12 months their policy will also cover hospitalisation due to sickness and funeral benefit starts to increase.

**5**

Remind your clients of the benefits of protection using real case studies to show them. It will help to keep clients with you for longer. Using your own claims stories of clients you know is even more powerful.

In 2019 we paid  
**14,730**  
claims worth  
**£11.1m**

We pay an average of  
**56**  
protection claims every day

Source: MetLife protection portfolio data 2019. Paying 56 claims per day is based on the average volume of claims paid in 2019. This is based on a UK working week and over a 24 hour period.

**0800 917 0100**

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

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