

EverydayProtect





Cover to keep you on course

Being self-employed, you know the importance of having financial provisions in place to protect both your family and your livelihood.

EverydayProtect is a quick, simple solution to make sure you get the extra financial support you need if you're injured in an accident or need to spend time in a UK hospital.

Do my family and I get peace of mind?



EverydayProtect is there for you and your family, no matter what happens.

- Protection for a range of accidental injuries, including UK hospital stays after an accident. Once you have held the policy for 12 months you will also be covered for UK hospital stays due to sickness.
- Cover 24 hours a day, 365 days a year from just £10 per month
- Cover starts immediately
- You can claim for multiple injuries it won't change the cost of your cover
- Cover stays the same up until you reach 70 years old*
- Accidental death and non-accidental death cover to benefit your family, should the worst happen to you



^{*}The benefit amounts payable for Core Cover are reduced by 50% from the policyholder's 70th birthday.





Payments for UK hospital stays over 24 hours

You'll receive a lump sum payment for every 24 hours that you're admitted, following an accident. Once you have held your policy for at least 12 months, you can also claim for time spent in hospital because of sickness. Limits Apply.



No long 'waiting periods'

EverydayProtect doesn't have any 'waiting' or 'deferred' periods when you make a claim. We'll assess your claim and pay a lump sum as quickly as possible so you don't have to worry about how you'll cover any bills.



Lump sum payments

EverydayProtect gives you the confidence that if you are involved in an accident, you'll get the extra financial support you need to help cover any unexpected costs.

Can I see how it could work for me?

Scenario - based on a real claim

Mr G, a self-employed HGV driver, is driving a pick-up lorry when he has to stop to check something on his vehicle. Whilst checking, he is hit by a lorry, sustaining a range of serious injuries. Mr G fractures 20 major broken bones including his pelvis, tibia, fibula and scapula. He fractures 14 spinal bones, 2 wrist bones and 6 minor bones including his ribs. Mr G spends 32 days in hospital.

Claim

*MetLife assess his claim and pay a total of £115,500 consisting of £100,000 for the major broken bones, £7,500 for the minor broken bones and £8,000 for hospitalisation.

*Benefit amounts based on a policy purchased post July 2024.



Now's the moment to



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