

Claims case studies

Protecting your everyday when you need it most



Updated January 2020

**At MetLife 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.

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Claims in numbers



In 2019 we paid
4,565
claims for children, an
average of 17 per day*

We've paid
14,730
claims in the past 12 months,
an average of 56 per day*



79%
of hospital claims
are for adults
21%
are for children*



88%
of hospital
claims are for
sickness*



In 2019 we paid
on average
**1 Active
Lifestyle**
Cover claim
every 2.5 days*

We've paid
7,668
hospitalisation
claims in the past
12 months*



In 2019 we paid
246
funeral benefit
claims*



In 2019 we paid
£11.1m*
compared with 2018,
where we paid
£8.6m**



56%
of broken
bone claims
are for adults
44%
are for children*

In 2019 we paid
6,631
claims for broken
bones*



The true value of MultiProtect

Our claims philosophy is built on trust that one day, when you really need it, we will deliver what you expect us to - pay your claim in a timely manner, with no fuss and with 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. Case studies have been clearly marked throughout.

Hospital stays due to sickness

90 days spent in hospital



Incident

Mr R, a builder, took out a policy for 5 units of cover with MetLife in June 2017. On 11th June 2018 MetLife was told that Mr R had suffered a stroke and was in hospital. The claim form was received on 15th October 2018 and MetLife paid the claim in full on 18th October 2018.



What MetLife did

Mr R was in hospital for a total of 112 days and MetLife paid the maximum 90 day benefit totalling £22,500. This payment was made to support Mr R in 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.



Settlement

We helped him focus on his recovery with

£22,500

Hospital stays due to sickness

76 days spent in hospital



Incident

MetLife received a call advising that Mrs S had suffered a stroke and had been admitted to hospital.



What MetLife did

Mrs S held 3 units of cover and stayed in hospital for 76 days. Mrs S had held her policy for more than 12 months, so MetLife were able to pay £11,400 for UK hospitalisation due to sickness.



Settlement

We helped her focus on her recovery with

£11,400

*Policy purchased prior to 8th February 2018

Accidents and injuries

Car accident



Incident

Mr G is a lorry driver; he was driving an articulated lorry in a rural area when he had an accident. The vehicle hit a tree and he sustained 3 major broken bones and 9 minor broken bones and spent 24 days in hospital.



What MetLife did

Mr G held 3 units of MultiProtect*. MetLife paid £10,800 comprising of £3,600 for 24 days in hospital, £4,500 for major broken bones and £2,700 for minor broken bones.



Settlement

We helped him get back on his feet with

£10,800

*Policy purchased prior to 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. MetLife assessed the claim within 6 working days and paid £2,250 for a major broken bone.



Settlement

We helped her focus on her recovery with

£2,250

*Policy purchased on or after 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 from the ladder and sustained 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. MetLife paid £15,000 for the major broken spinal bones, £3,000 for the minor broken rib bones and £4,000 for hospitalisation.



Settlement

We helped him focus on his recovery with

£22,000

*Policy purchased on or after 8th February 2018

Accidents and injuries

Mountain bike accident



Accident

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



What MetLife did

Mr Y held 4 units of cover. MetLife paid £3,000 for one major broken bone and £400 for hospitalisation.






Settlement

We helped him get back on his feet with

£3,400

*Policy purchased on or after 8th February 2018

Child illnesses and accidents

Hospitalisation due to virus	
 <p>Incident</p>	<p>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.</p>
 <p>What MetLife did</p>	<p>Both Mr and Mrs C had added optional Child Cover to their individual policies, meaning their son was covered by 3 units across two policies. MetLife paid £2,520 for the current version of MultiProtect and £1,260 on an older policy for hospitalisation benefit due to sickness.</p>
 <p>Settlement</p>	<p>We helped the family focus on recovery with</p> <p>£3,780</p>

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

Child illnesses 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 the claim form and within 2 days, the claim was assessed and paid. MetLife paid £1,000 for a major broken bone.






Settlement

We helped them focus on their daughter's recovery with

£1,000

*Policy purchased on or after 8th February 2018

Child illnesses and accidents

Cancer diagnosis	
 <p>Incident</p>	<p>Mr P contacted MetLife to advise that sadly, his son had been diagnosed with cancer.</p>
 <p>What MetLife did</p>	<p>Mr P held 5 units of cover, including optional Child Cover. His son spent 81 days in hospital over two separate admissions. MetLife paid £8,100 for the time in hospital and £25,000 for the child cancer diagnosis*. Mr P called MetLife later in the year to advise that his son was making a good recovery and was hoping to return to University.</p>
 <p>Settlement</p>	<p>We helped the family focus on his recovery with</p> <p>£33,100</p>

*Policy purchased prior to 8th February 2018

Child illnesses and accidents

Fall from sofa



Incident

Mr and Mrs G's child slipped and fell from their sofa at home. The child broke two 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 two major broken bones, MetLife paid £1,200 under the father's policy and £800 under the mother's policy.



Settlement

We helped the family focus on recovery with

£2,000

*Policies purchased prior to 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. MetLife paid £3,750 for the major broken bone and £5,000 under the Active Lifestyle cover for the torn ligament.



Settlement

We helped him get back on his feet with

£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 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. MetLife 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*.



Settlement

We helped him get back on his feet with

£38,000

*Policies purchased prior to 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, MetLife paid £2,000 for a ruptured tendon.



Settlement

We helped him get back on his feet with

£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. MetLife paid £20,000 for the loss of organ, £400 for a minor broken bone and £1,600 for two periods of hospitalisation*.



Settlement

We helped her focus on her recovery with

£22,000

*Policy purchased prior to 8th February 2018

Adult sporting injuries

Badminton injury



Incident

Mr M was playing badminton whilst on holiday in Poland when he tripped and fell, fracturing two separate bones in his ankle.



What MetLife did

Mr M held 4 units of cover. MetLife were able to translate the medical evidence which was provided from the hospital in Poland and paid £6,000 for two major broken bones.



Settlement

We helped him get back on his feet with

£6,000

*Policy purchased on or after 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**

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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