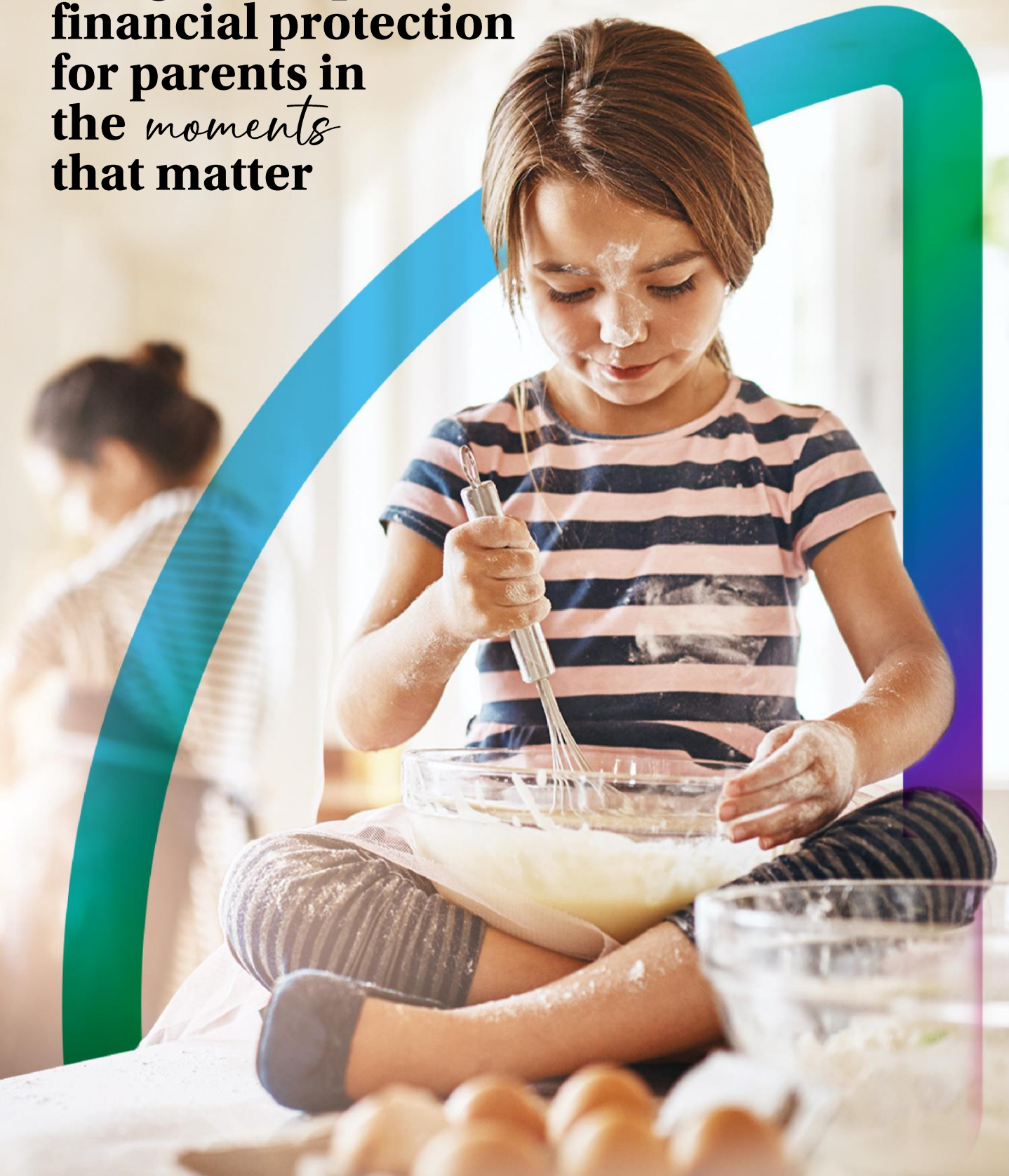


**ChildShield is
designed to provide
financial protection
for parents in
the *moments*
that matter**



For every moment, there's  **MetLife**

Accident and injury while on holiday *abroad*



There are a range of ways ChildShield could help if a child suffers an accident, is hospitalised, or suffers a serious illness. Here are a few scenarios that illustrate just how parents could benefit.

Mr and Mrs Smith and their two sons were on holiday in Spain. Their children were out playing football with some other children, when their eldest son fell and injured his ankle. His ankle was swollen, which at first seemed to be the extent of the injury, but the pain quickly got more severe, and he couldn't walk on it.

Having never used any medical services in a foreign country, his parents were unsure what to do at first. However, Mr Smith had taken out a ChildShield Plus policy a little over a year before, and knowing they could use the GP24 service that came with being a MetLife customer, he was able to book a video appointment with a doctor in the UK within an hour.

The doctor they spoke to advised that the bone may be broken, and he should visit a hospital straight away.

They called a taxi to get to the hospital, which they had to pay on their credit card as they had not budgeted for a hospital trip, where an X-ray confirmed that he'd broken two bones in his ankle.

The ChildShield Plus policy, cost Mr Smith **£11 per month**, and when they contacted MetLife to make a claim,

MetLife were able to make a total payment of £1,200 for the broken bones.

This payment covered the travel taking their son to hospital, as well as other excursions while they were away, and of course back to the airport when they returned.

Furthermore, they're safe in the knowledge that if any of their children were to break any bones again, at home or abroad, they'd be able to make other claims for these types of injuries too.

*ChildShield is not travel insurance, and should not be used as a substitute.



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Pre-diagnosed *illness* & long hospitalisation

Mr and Mrs Jones have three children. Their youngest was diagnosed with Sickle Cell Disease shortly after she was born. She regularly visits the hospital for various check-ups, but by the age of seven she hadn't suffered any major complications and her illness had been managed.

However, looking after their daughter is disruptive to the family routine. It means both parents regularly need to take time off work, and because he is self-employed, and she works for a small business, they worry about what they'd do if she, or any of their other children became ill as their income could be significantly affected.

To provide some financial protection, Mr Jones took out a ChildShield Standard policy – which covers all their children accidents and hospitalisations, as well as some serious illnesses – **costing just £6 per month.**

Around 18-months after taking out the policy, and having paid **£108 in premiums** over that period, their daughter suddenly became very ill. She was admitted to the intensive care unit of a children's hospital a week before her 9th birthday, where she spent a total of 67 days in hospital undergoing treatment for her condition, and recovering able to return home.

Her parents were able to split the time visiting her in hospital and taking her siblings to visit, while they juggled school - runs and their work commitments. Their income was affected, as Mr Jones couldn't work all the hours he usually would, and Mrs Jones had to take some unpaid leave to meet all their family commitments too.

However, even though her illness was pre-diagnosed, because Mr Jones had held the policy for 12-months, he was able to claim for his daughter's ICU hospitalisation, and **received a payment of £10,050.**



This more than covered his lost income, and meant the family could enjoy the time together after she was discharged from hospital without worrying about their finances.

Sudden serious *illness* diagnosis and hospitalisation



Mrs Wilson, a single mum, took out a ChildShield Plus policy to go alongside her life insurance policy after her son was born. Costing just **£11 per month**, she found it more favourable than the critical illness cover that was available to her and her son, when comparing the costs against benefits available.

Three years later, he became ill one night. Having rushed him to hospital, he was diagnosed with bacterial meningitis, and admitted to an intensive care unit where he underwent treatment.

He spent a total of **102 days in the ICU**, where he made a full recovery.

During the several months he was in hospital, Mrs Wilson had to use her annual leave, as well as take some unpaid leave from work to be with him during a difficult time.

She made daily trips to the hospital, paying for parking while she was there, as well as food as she often didn't have time to go home between work and the hospital.

When she contacted MetLife to make a claim, she was entitled to **£10,000** for the meningitis diagnosis, as well as the maximum payment for 90 days hospitalisation in an ICU for the illness; of **£27,000**.

The **£37,000** payout covered her mortgage repayments, bills, and other expenditures while she was off work. And she was able to plan a holiday for them and her family so they could enjoy getting their lives back on track.

Furthermore, if he was ever to become ill with any of the serious conditions ChildShield covers again, or was hospitalised again, it wouldn't affect her ability to make a separate claim.



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COMP3123.1.Jan24

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