



# Real-life *claim stories*

Protecting our customers  
when they need it most

**At MetLife we pay an  
average of 108 accident  
and illness claims every day\***

\*Source: MetLife protection portfolio period 1st January to 31st December 2024 inclusive.  
Figures based on UK working days during this period.

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



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# The true value of Individual Protection

Last October, we launched the Everyday Risk Report. The first report of its kind, the Everyday Risk Report, has been created from a comprehensive range of data sources, shining a light on the scale of risk we in the UK face every day. The report highlights the true value of Individual Protection.

The report, alongside the following real-life examples in this Claims Case Study Booklet, are a useful tool to support your conversations with clients. Helping them to understand that while the risks are there, so is the simple, affordable protection that can step in when they need it.

[You can download the report here](#)





# Claims in numbers



**27,112**

Total claims paid



**£27,058,980**

Total value of claims paid



**15,337**

Hospitalisation claims paid



**9,664**

Broken bones claims paid

Source: MetLife protection portfolio period 1st January to 31st December 2024 inclusive. Figures based on UK working days during this period.



# Claims in numbers



**702**

Active lifestyle  
claims paid



**717**

Funeral benefit  
claims paid



**6,536**

Child  
claims paid

Source: MetLife protection portfolio period 1st January to 31st December 2024 inclusive. Figures based on UK working days during this period.



# Hospital stays due to sickness







# Hospitalisation due to asthma

60,624 people were admitted into hospital with asthma\*

## Incident

Ms. M, a charity worker, was admitted to hospital on 4th November after suffering an asthma attack.

She spent the following 40 days in hospital and was finally discharged on the 14th December.



## What MetLife did

Ms. M had two units of cover costing £16 per month, which meant she was entitled to £100 for every 24-hour period she spent in hospital.

So when MetLife assessed the claim, we were able to pay a total benefit of £4,000 for the 40-day hospital stay.

## Payment

We were able to pay a total of:

**£4,000**

Policy purchased on or after 8th February 2018.

\*Source: Everyday Risk Report p23





# Hospitalisation due to sickle cell disease

Sickle Cell Disease is the No.1 most common genetic disorder in the UK\*

## Incident

Miss H, a sickle cell disease patient, was admitted to hospital on seven separate occasions due to her condition.

She spent a total of 84 days in hospital across the different periods of hospitalisation.



## What MetLife did

Once MetLife received the claim form, we assessed each hospitalisation claim at the same time, meaning we could make a single total benefit payment.

## Payment

Because she had five units of cover, we helped her with a total payment of:

**£21,000**

Policy purchased on or after 8th February 2018.

\*Source: Everyday Risk Report p23





# Hospitalisation due to ulcers

## Incident

Mrs M was admitted to hospital due to leg ulcers; a symptom that can be caused by diabetes.

Because of the nature of the condition, she was hospitalised on four separate occasions – for a total of 85 days.



## What MetLife did

Because she had three units of cover, MetLife paid £150 for each 24-hour period she was in hospital, with the benefit payment totaling £12,750.

## Payment

We helped our customer focus on her health with a total payment of:

**£12,750**

Policy purchased on or after 8th February 2018.





# Heart patient hospitalisation

## Incident

Mr K, a factory worker, fell ill when his pacemaker became infected. He was hospitalised for a total of 56 days while he received treatment.



## What MetLife did

Because he had three units of cover, once MetLife had received the claim, we were able to pay £150 for every complete day that he'd spent in hospital.

## Payment

We helped him financially following his hospitalisation with a total payment of:

**£8,400**

Policy purchased on or after 8th February 2018.





# Hospitalisation due to diabetes

1 in 6 UK hospital beds are occupied by someone with diabetes\*

## Incident

Mr L, a priest, was admitted to hospital due to a diabetic foot which worsened and caused an ulcer that created a hole probing the bone. He spent a total of 41 days in hospital.

## What MetLife did

As the policyholder spent 41 days in hospital and held 5 units of cover, MetLife paid £10,250.

## Payment

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

**£10,250**

Policy purchased on or after 8th February 2018.

\*Source: Everyday Risk Report p23

# Accidents & Injuries







# Motorcycle accident & hospitalisation

Accidents make up **1 in 10 of all hospital visits** in the UK\*

## Incident

Mr H, a construction worker, was in a motorcycle accident. He suffered a fractured tibia, fibula, an ankle dislocation, and a torn ligament.

He was hospitalised and spent 13 days in hospital while he underwent surgery and recovered from his injuries.

## What MetLife did

Because he had three units of cover, when MetLife received the claim, we were able to pay £1,950 for the 13 consecutive days in hospital, £2,250 for each broken bone, £3,000 for the dislocation, and £3,000 for the ligament tear.

## Payment

We were able to pay a total of:

**£12,450**

Policy purchased on or after 8th February 2018.

\*Source: Everyday Risk Report p5



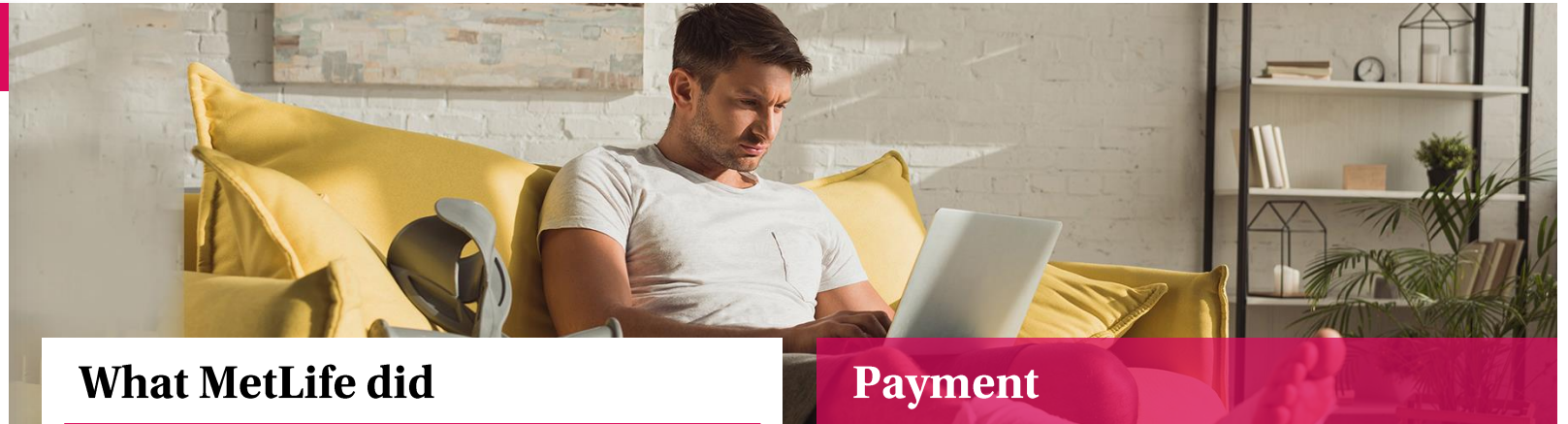
# Broken bones and hospitalisation

In 2022, **59,701** people were admitted to hospital due to car accidents...the equivalent of Canterbury's entire population\*

## Incident

Mr J, a tree surgeon, was in a car accident involving another vehicle, and sustained multiple injuries. He broke his ulna (arm), leg, a bone in his ankle, his sternum, a metatarsal, as well as another bone in his foot.

He was admitted to hospital for a total of 12 days while he recovered.



## What MetLife did

Because he had two units of cover, MetLife paid £5,400 for the broken bones, as well as £1,200 for the hospital stay.

## Payment

We helped him financially during his recovery with a total payment of:

**£6,600**

Policy purchased on or after 8th February 2018.

\*Source: Everyday Risk Report p6





# Broken bones and hospitalisation

## Incident

Miss G, a factory worker, fell down the stairs while she was at home. She broke four bones in her spine, and had to spend two days in hospital for treatment.



## What MetLife did

Once we'd received the claim form, MetLife paid £12,800 for four major fractures, as well as £400 for her hospital stay.

## Payment

We helped her financially following her injury with a payment of:

**£13,200**

Policy purchased on or after 8th February 2018.



# Fall from ladder

**453,004** people were unexpectedly admitted to hospital as a result of falls and trips this year\*

## 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. He spent 20 days in hospital receiving treatment 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.

\*Source: Everyday Risk Report p5





# Broken bones on holiday

## Incident

Mr P, a project manager, took out an accident and illness policy on the 16th June. Shortly after taking out the policy, he went on holiday, and on the 27th July was walking on a coastal path when he slipped and broke a tibia and fibula.

He was admitted to hospital for a day while his injuries were attended to.



## What MetLife did

Because he had five units of cover, MetLife paid £4,000 for each broken bone, as well as £250 for the day's hospitalisation.

## Payment

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

**£8,250**

Policy purchased on or after 8th February 2018.



# Roadside accident

**59,701** unplanned hospital visits were caused by being the victim of transport accident\*

## Incident

Mr G, a self-employed HGV driver, was driving a pick-up lorry when he had to stop to check something on his vehicle. Whilst checking, he was hit by a lorry, sustaining a range of serious injuries.

Mr G fractured 20 major broken bones including his pelvis, tibia, fibula and scapula. He fractured 14 spinal bones, 2 wrist bones and 6 minor bones including his ribs. Mr G needed to spend 32 days in hospital.



## What MetLife did

The policyholder held 5 units of cover.

MetLife assessed his claim and paid a total of £114,000 consisting of £100,000 for the major broken bones, £6,000 for the minor broken bones and £8,000 for hospitalisation.

Mr G has now been discharged from hospital and is recovering from his injuries.

## Payment

We were able to help him focus on his recovery with a payment of:

**£114,000**

Policy purchased on or after 8th February 2018.

\*Source: Everyday Risk Report p5





# Quad-bike accident causing broken bones

## Incident

Mr M, an HGV driver, was riding a quad-bike in a field with his granddaughter when he hit a pot-hole.

He was thrown from the vehicle, suffering three major breaks to his skull, two minor breaks to facial bones, and was in hospital for four days.



## What MetLife did

Because he had five units of cover, MetLife paid £4,000 for each of the three major breaks, £1,000 for each minor break, and £250 for each full day in hospital, with a total benefit payment of £15,000.

## Payment

We helped our customer focus on his recovery with a total payment of:

**£15,000**

Policy purchased on or after 8th February 2018.



# Broken bones & Hospitalisation

## Incident

Mr G, a builder, had an accident at work where he fell two stories from a ladder. He fractured L1, L2, L3, L5, T3, T4, T5, T6, T7, T8, T9, C6, C7, sternum, 9 ribs & his left & right parietal bones. He was also hospitalised due to a traumatic brain injury as a result of these fractures.



## What MetLife did

The policyholder held three units of cover, which meant MetLife were able to pay £36000 for the 16 major fractures Mr G sustained, £4050 for the 9 minor fractures and £14250 for the 95 days he spent in hospital.

## Payment

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

**£54,300**

Policy purchased on or after 8th February 2018.





# Child Illnesses & Accidents

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[Accidents & injuries](#)

[Child injuries](#)

[Sports injuries](#)

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# Broken bones from being hit by a car

## Incident

Mr G, a carpenter, was on a family holiday in Bulgaria when his son was hit by a car, suffering a fractured tibia and fibula.



## What MetLife did

Because Mr G had five units of cover, as well as optional Child Cover which protected his son as well as any other children of his, MetLife were able to pay him benefit for each of the broken bones.

## Payment

We ensured the family could continue their holiday as best as possible with a payment of:

**£2,500**

Policy purchased on or after 8th February 2018.



# Child cancer and hospitalisation

## Incident

Mr K, a delivery driver, contacted MetLife when his daughter was diagnosed with a rare malignant cancer.

When she was initially diagnosed, she spent 13 days in hospital while she underwent treatment.



## What MetLife did

Because Mr K had three units of cover and optional Child Cover with his policy, we were able to pay £15,000 for the cancer diagnosis, as well as £780 for the hospitalisation.

## Payment

We helped the family following her diagnosis with a total payment of:

**£15,780**

Policy purchased on or after 8th February 2018.



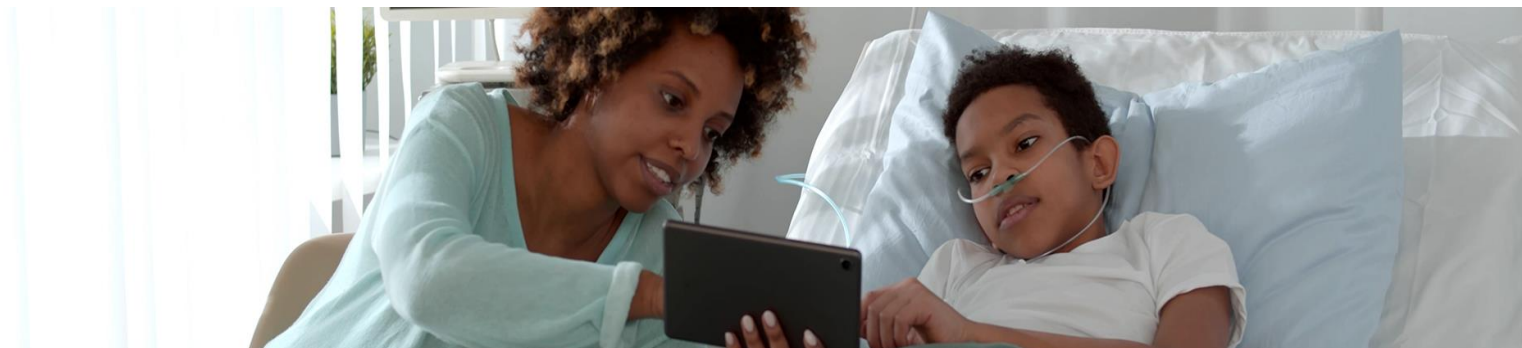


# Child broken bones and hospitalisation

## Incident

Mr and Mrs B, a shop manager and a housewife, both took out MetLife policies in December 2022 with one unit of cover, plus one unit of optional Child Cover each.

In January 2023, they contacted MetLife when their son was a passenger in a road traffic collision.



## What MetLife did

He'd broken his left femur, left tibia, left fibula, right tibia, right fibula, temporal bone (skull) and occipital bone (skull) in the accident. And due to the extent of his injuries, he was also admitted to hospital for 32 days for treatment and recovery.

Across their two policies, MetLife were able to pay a total of £3,500 for the broken bones, as well as £1,280 for the hospital stay.

## Payment

We helped the family during this difficult period with a payment of:

**£4,780**

Policy purchased on or after 8th February 2018.



# Broken bones and hospitalisation

## Incident

Mr S, a plasterer, contacted MetLife after his son fell off his bike in the garden. He'd fractured his right tibia and fibula, and spent six days in hospital while he recovered.



## What MetLife did

When MetLife received the claim, because Mr S had four units of cover – as well as optional Child Cover – we paid £2,000 for two major fractures, and £480 for the hospital stay.

## Payment

We helped the family with a benefit payment of:

**£2,480**

Policy purchased on or after 8th February 2018.



# Broken bones from martial arts training

## Incident

Mr and Mrs M both took out a MetLife individual protection policy with two units of cover, both adding Child Cover to protect their children.



## What MetLife did

Later, their son was attending a mixed martial arts class when he fractured his wrist sparring. Because they both had two units of cover, MetLife paid £500 under each policy for the major broken bone.

## Payment

We helped the family handle any incidental costs from the injury with payments totaling:

**£1,000**

Policy purchased on or after 8th February 2018.





# Broken bones and fractures

## Incident

Mrs C, a Care Assistant, contacted MetLife after her son slipped and fell in a supermarket after school. He had sustained a fracture to his elbow.



## What MetLife did

As Mrs C had three units of optional Child Cover, as well as a ChildShield Plus policy, MetLife paid for one major fracture on both policies.

## Payment

We helped the family with a benefit payment of:

**£1,350**

Policy purchased on or after 8th February 2018.



# Broken bones

## Incident

Mrs Z, a financial professional, contacted MetLife when her son had a fall while playing football with his local team.



## What MetLife did

He'd sustained a fracture to his knee. As Mrs Z held a policy with 5 units of Child Cover, MetLife paid £1000 for one major fracture.

## Payment

We helped the family during this period with a payment of:

**£1,000**

Policy purchased on or after 8th February 2018.

# Adult Sporting Injuries



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# Bicep tear in boxing training

## Incident

Mr K, an HGV driver, was taking part in non-competitive boxing training when he tore his left bicep. He had four units of cover, as well as optional Active Lifestyle cover on his policy, costing £36 per month.



## What MetLife did

Once MetLife had received the claim, it was processed within nine working days. Because Mr. K had Active Lifestyle cover, he received £4,000 benefit for a tendon rupture. And as well as that - because he spent a day in hospital for the injury - he also received £200 for his hospital stay.

## Payment

We were able to pay a total of:

**£4,200**

Policy purchased on or after 8th February 2018.



# Ligament tear playing rugby

## Incident

Mr R, a joiner, sustained an anterior cruciate ligament injury while playing amateur rugby.



## What MetLife did

Because he had five units of cover and optional Active Lifestyle Cover, he was covered for a grade-3 ligament tear as he was a non-professional.

## Payment

We helped him financially following his injury with a payment of:

**£5,000**

Policy purchased on or after 8th February 2018.



# Dislocation playing rugby

## Incident

Ms G, a supermarket cashier, was injured playing rugby. Seven months later she had a magnetic resonance imaging (MRI) scan as she was still in pain.

The scan diagnosed a broken bone and a dislocation in her shoulder.

Keyhole surgery was performed to repair the dislocation.



## What MetLife did

The policyholder held 2 units of cover including optional Active Lifestyle Cover.

MetLife assessed the claim and paid a total of £3,500 consisting of £1,500 for the broken bone and £2,000 for the dislocation.

## Payment

We helped her get back on her feet with a payment of:

**£3,500**

Policy purchased on or after 8th February 2018.





# Ligament tear while cycling

## Incident

Mr S, a welder, was cycling in his spare time when he fell from his bike, sustaining a complete anterior cruciate ligament tear.



## What MetLife did

Because he had four units of cover as well as optional Active Lifestyle Cover, he was covered for a grade-3 ligament tear.

## Payment

We helped him financially following his injury with a payment of:

**£4,000**

Policy purchased on or after 8th February 2018.



# Mountain bike accident

## Incident

Mr W, a self-employed carpenter and joiner, suffered injuries when he accidentally crashed his mountain bike.

He broke six major bones in his spine, seven bones in his ribs, and had to spend five days in hospital for treatment.



## What MetLife did

Because Mr W had three units of cover, we paid £13,500 for breaks to Mr W's major bones, £3,150 for his broken ribs, as well as £750 in total for his five-day hospital stay.

## Payment

We helped him recover from his injuries with payments totalling:

**£17,400**

Policy purchased on or between 8th February 2018 and 15th October 2021.



# 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

The policyholder purchased 2 units of cover including 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.





# Football injury

## Incident

Ms A, a lecturer, was playing recreational football when she collided with another player. Her kidney was damaged in the accident which caused internal bleeding, and she had to be hospitalised.

As a result of her injury her kidney had to be removed, and she spent a total of 15 consecutive days undergoing surgery and recovering from the accident.



## What MetLife did

Ms A had two units of cover, meaning that when MetLife received the claim we were able to pay £20,000 for the loss of her kidney – a major organ – and she was also able to claim £1,500 for her hospital stay.

## Payment

We were able to make a payment of:

**£21,500**

Policy purchased on or after 8th February 2018.



# Injured being thrown from a horse

## Incident

Mrs C, a delivery driver, was thrown from a horse while riding. She struck a fence before landing on a concrete floor, sustaining breaks to 12 major bones and five minor bones. She was hospitalised for 13 days while she recovered from her injuries.



## What MetLife did

Because she had two units of cover, MetLife paid £19,200 for the major broken bones, £2,000 for the minor bones – as well as £100 for each 24-hours she was in hospital – which totaled £1300.

## Payment

We helped our customer focus on her recovery with a total payment of:

**£22,500**

Policy purchased on or after 8th February 2018.

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.

Claim payments are made subject to policy terms and conditions. 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.

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