

MetLife UK Protection and COVID-19 (‘coronavirus’)



This is a summary of the impact of the coronavirus on MetLife’s employee benefits and individual protection propositions. It is based on the current status of coronavirus and the policy terms and conditions that apply to cover. MetLife is monitoring the position carefully and will advise if anything changes in respect of its policies going forwards.

What is the coronavirus?

World Health Organisation ‘WHO’¹ reports “*Coronaviruses are a large family of viruses which may cause illness in animals or humans. In humans, several coronaviruses are known to cause respiratory infections ranging from the common cold to more severe diseases such as Middle East Respiratory Syndrome (MERS) and Severe Acute Respiratory Syndrome (SARS). The most recently discovered coronavirus causes coronavirus disease COVID-19.*

COVID-19 is the infectious disease caused by the most recently discovered coronavirus. This new virus and disease were unknown before the outbreak began in Wuhan, China, in December 2019.

Common signs of infection include respiratory symptoms, fever, cough, shortness of breath and breathing difficulties. In more severe cases, infection can cause pneumonia, severe acute respiratory syndrome, kidney failure and even death.

Standard recommendations to prevent infection spread include regular hand washing, covering mouth and nose when coughing and sneezing, thoroughly cooking meat and eggs. Avoid close contact with anyone showing symptoms of respiratory illness such as coughing and sneezing.”

Where can I find out information about the virus and its impact on the public and services?

It is recommended you consult reliable sources of information to find out more about the virus. The UK [Government](#) recommended sources include the [NHS](#) and the [World Health Organisation](#) website.

If you are concerned about travel, guidance for British people travelling and living overseas can be found [here](#).

What business continuity plans (BCP) does MetLife have in place should its office be closed, or multiple staff quarantined?

MetLife has robust BCP plans in place for multiple scenarios and these are monitored and kept under review to ensure that we are able to continue to provide a high level of support for our customers.

¹ World Health Organisation www.who.int/emergencies/diseases/novel-coronavirus-2019. Accessed online 9th March 2020.

Individual Protection

With the outbreak of the coronavirus understandably causing global concern, the protection of our customers is of the highest priority.

Any claims as a result of the coronavirus will be payable, subject to the usual terms and conditions of the policy.

There are no epidemic or pandemic exclusions that apply to any of our individual protection policies. Clients can rest assured they continue to be protected by MetLife.

What additional services do policyholders have access to?

Customers who have taken out a MultiProtect policy since February 2018 have 24/7 access to MetLife's Wellbeing Support Centre.

MetLife's Wellbeing support centre can help customers feel in control, whether it's affecting them directly or a loved one in their household, who are also able to access the service for free.

If you became a MultiProtect customer from February 2018 onwards, to access the Wellbeing support centre and see how it can help you and your family take control of your wellbeing, please refer to the details in your MetLife welcome pack.

Will MetLife pay individual claims in respect of the coronavirus?

MultiProtect and Accident Protection

MultiProtect and Accident Protection primarily cover accidental injuries, funeral benefit (death by natural causes) and, if you have held your policy for at least 12 months, UK hospitalisation as a result of sickness. The funeral benefit and UK hospitalisation benefit as a result of sickness would be payable should they be caused by the coronavirus.

Term life, critical illness and income protection policies (no longer sold)

There are no specific exclusions in respect of the coronavirus, a pandemic and / or epidemic in respect of these policies. Providing a policyholder satisfies the terms and conditions of the policy, a claim would be payable.

MetLife's Income Protection policies include a requirement for 24-hour hospitalisation if a policyholder is unable to work caused by sickness in the circumstances of a pandemic.

For the purpose of the policy, pandemic means *"a worldwide epidemic of a sickness or disease, which the World Health Organisation has described as a pandemic, and has designated to be at, phase or alert level four or above."*

The WHO characterised COVID-19 ('coronavirus') as a pandemic on 11th March 2020, meaning if a policyholder is unable to work due to sickness caused by the COVID-19 pandemic, they must be hospitalised for at least 24 hours as part of being eligible to claim, subject to the usual terms and conditions of the policy.

Employee Benefits

With the outbreak of the coronavirus understandably causing global concern, the protection of our customers is of the highest priority.

Any group claims as a result of the coronavirus will be payable, subject to the usual terms and conditions of the policy. Some of our policies apply a catastrophic event limit or travel restrictions in respect of employees, so you should check if these apply to your client's cover.

What health and wellbeing services do employees have access to?

A summary of these services is below. Details about our range of services available to our employer clients can be found on our website www.metlife.co.uk.

SME Group Life Employee Assistance Programme

Employers with MetLife Group Life cover and fewer than 300 employees have access to our SME Employee Assistance Programme.

With MetLife Group Life policies covering fewer than 300 employees, we provide our Group Life Employee Assistance Programme (EAP) at no additional cost which includes access to an App. It provides an impartial person to talk to and offers support and information 365 days a year, 24/7. So employers can be sure that their employees have the support they need, when they need it most. Plus, their loved ones in the same household receive complimentary access to the service too. This is in addition to the existing Group Life Bereavement & Probate Support (see below) employers already have access to.

Group Life Bereavement & Probate Support

Bereavement is something none of us like to think about, but employers can benefit from being prepared should an employee pass away. It also helps to let employees know support is there should they need it, whenever they need it. We offer a range of tools to support employers and employees at a difficult time.

Group Income Protection

Employers with MetLife Group Income Protection cover continue to have access to our Wellbeing Hub, providing telephone and online support, and face to face counselling, should any employees be particularly concerned or feeling anxious about the coronavirus outbreak.

Engaging a workforce in healthy living can bring widespread benefits including fewer absences, greater motivation and increased productivity. Our Wellbeing Hub provides free, confidential health and wellness services 24/7 and is based on two key services:

Online Portal – a web-based health service with access to e-counselling, support guides, videos and blogs. Also available as an intuitive App.

Employee Assistance Programme – a confidential, 24-hour freephone helpline for employees and their families.

Catastrophic event limits

How do I know if a catastrophic event limit applies to a MetLife group risk policy?

Details of any such limit can be found on the final quotation accepted at the later of the policy commencement date and the last rate guarantee period review date.

What is MetLife's definition of a catastrophe in its policy terms and conditions?

- **Group Life** *“one originating event, accident, cause, occurrence or incident or a series of related originating events, accidents, causes, occurrences or incidents, that directly or indirectly results in the deaths of more than 1 insured member, irrespective of the date of those deaths or the period of time or area over which the originating events, accidents, causes, occurrences and incidents took place.”*
- **Group Income Protection** *“one originating event, accident, cause, occurrence or incident or a series of related originating events, accidents, causes, occurrences or incidents, that directly or indirectly results in the incapacity of more than one insured member, irrespective of the date of the Incapacity or the period of time or area over which the originating events, accidents, causes, occurrences and incidents took place.”*

Could the coronavirus trigger the catastrophic event limit clause?

Yes, it could. Any agreed catastrophic event limit will apply to the total amount of policy benefit payable under a policy in respect of insured members whose deaths occur directly or indirectly as a result of any one catastrophic event. The definition of catastrophic event includes any one originating cause, occurrence or incident.

The catastrophic event limit would apply if the total claims value of deaths due to the coronavirus exceeded the relevant event limit i.e. the definition of catastrophe is met in relation to the catastrophic event limit.

Does a pandemic have to be formally declared for a catastrophic event limit to be triggered?

No. There is no such requirement to be met to trigger a catastrophic event limit.

Can the clause be applied retrospectively?

It is not triggered from a certain date. The catastrophic event limit would apply if the total claims value of deaths due to the coronavirus exceeded the relevant event limit i.e. the definition of catastrophe is met in relation to the catastrophic event limit.

Are there any time limits which apply to deaths due to a catastrophe?

No.

Foreign Office 'FO' travel restrictions

Do MetLife's policy terms require adherence to FO travel guidance?

A requirement to adhere to Foreign Office (FO) guidance can be applied as part of the underwriting of a scheme and depending on what travel is disclosed.

How do I know if an FO travel restriction applies to a policy?

Details of any such restriction can be found on the final quotation accepted at the later of the policy commencement date and the last rate guarantee period review date.

What kind of travel does an FO travel restriction apply to?

FO travel restrictions to policy benefit apply to business travel only. They do not apply to personal travel.

What happens if an employee travels against FO guidance when insured by a policy that includes an FO travel restriction?

If a policy includes an FO travel restriction, and an employee dies or is incapacitated whilst not adhering to FO travel guidance, a claim may not be payable. FO travel restrictions are not applied retrospectively.

Is MetLife requesting additional travel information for new quotes and its upcoming rate reviews?

For Group Life, we do not require additional information regarding travel history beyond what we already currently request. Where any overseas travel is disclosed, we will apply an FO travel restriction and this stance is being monitored on a regular basis.

For Group Income Protection, we do not require additional information regarding travel history beyond what we already currently request. There is no change to how travel restrictions are applied for GIP.

Actively at Work 'AAW' requirements

What is MetLife's AAW definition in its policy terms and conditions?

"Actively at work means, in relation to an employee employed by the employer or a partner of the employer at any relevant date, that they have not received medical advice to refrain from and are actively engaged in or are otherwise following their normal occupation on that date. Actively means the employee or partner is, in the opinion of the insurer, mentally and physically capable of working their normal contracted number of hours, either at their usual place of business or at the location to which business requires them to travel.

Absence from work does not include holidays, maternity, paternity and adoption leave, or any other authorised leave to be approved by the Insurer."

For intermediaries, employers and individuals

Can cover be affected by the coronavirus?

Yes. New cover and increases in cover could be affected if the employee does not satisfy the definition of 'Actively at work' set out above and our AAW requirements. If they are actively at work but are working from a different location e.g. at home, this does not in itself fail the actively at work definition / requirements.

If they satisfy the AAW definition / requirements, then the requirement is met. In assessing whether a member is *actively* at work, we would consider whether, in our opinion, the member was mentally and physically capable of working their normal contracted number of hours.

Summary

- Information about the coronavirus can be found on the NHS and WHO websites.
- MetLife has robust BCP plans in place.
- For Individual Protection, any claims as a result of the coronavirus will be payable, subject to the usual terms and conditions of the policy.
- Customers taking out a MultiProtect policy since February 2018 have access to our Wellbeing Support Centre.
- There are no epidemic or pandemic exclusions that apply to any of our individual protection policies.
- For Employee Benefits, any claims as a result of the coronavirus will be payable, subject to the usual terms and conditions of the policy.
- Some of our group policies apply a catastrophic event limit or travel restrictions in respect of employees, so you should check if these apply to your client's cover.
- Employees have access to a range of health and wellbeing services, depending on whether they are covered by a MetLife Group Life and / or Group Income Protection policy.

Next steps

MetLife continues to monitor the situation regarding the spread of the coronavirus. MetLife takes its customer responsibilities very seriously; and is committed to ensuring its customers are at the centre of its operations.

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