

# **Protection tailored** to your lifestyle

EverydayProtect gives you the confidence to live the life you love. It provides financial support for you 24/7 worldwide, covering a range of injuries from broken bones to those that could have significant impact on your life. All it takes is three simple steps.

## Step 1 – It starts with Core Cover

EverydayProtect automatically includes the following benefits, with a monthly premium from £9 to £45.



**Broken bones** benefit payment up to £4,000 per broken bone, even if you break more than one



**UK hospital stays** benefit payment is up to £250 per 24-hour period you're year on year with admitted to a UK hospital due to an accident or sickness (sickness is covered once you have held your policy for at least 12 months)



Non-accidental death benefit benefit increases up to **£10,000** if you die as a result of natural causes



**Accidental** permanent injuries covers a wide range of life-changing injuries up to £250,000



**Total permanent** disablement unable to look after yourself ever again cover up to **£250,000** 



Accidental death should the worst happen, EverydayProtect provides cover for up to **£200,000** 



# Step 2 - Optional Cover

EverydayProtect provides three additional cover options starting from just £1 per month.



#### Child Cover

offers a wide range of benefits to help support you through difficult times, including if your child is diagnosed with cancer - excluding less advanced cases, and provides protection for children aged 6 months to 18 years, or up to 23 years if your child is in full-time education. Children do not need to live with the policyholder.



#### **Active Lifestyle Cover**

provides additional cover in the event of you sustaining bodily injury caused by an accident, which results in a dislocation and/or either a tendon rupture or ligament tear. We'll help you get back on track, so that you can keep enjoying the activities you love.



#### Specialist Healthcare Cover

is tailored for those who work within a healthcare setting and may be at particular risk of contracting certain illnesses such as HIV, Septicaemia caused by MRSA, Hepatitis C, Bacterial meningitis, Tuberculosis - excluding latent tuberculosis, Hepatitis B and Clostridium difficile infection.

# Step 3 - Choose your level of protection

MetLife EverydayProtect is an affordable protection plan that can be tailored to suit your needs. There are 5 levels of cover, choose between 1 and 5 units – the more units you buy the higher your benefits will be.

More units = higher level of benefits

	1 Unit	2 Units	3 Units	4 Units	5 Units
Core Cover	£9 per month	£18 per month	£27 per month	£36 per month	£45 per month
Child Cover	+£1 per month	+£2 per month	+£3 per month	+£4 per month	+£5 per month
Active Lifestyle Cover	+£1 per month	+£2 per month	+£3 per month	+£4 per month	+£5 per month
Specialist Healthcare Cover	+£1 per month	+£2 per month	+£3 per month	+£4 per month	+£5 per month



For full benefits and exclusions please ensure you read the Policy Terms and Conditions and the Policy Summary documents

# **Wellbeing Support Centre**

You will also receive free and unlimited access to our Wellbeing Support Centre, provided by Health Assured. You can go online, access the App, speak to a counsellor for in the moment support or legal advisor\*, by telephone. Support is accessible 24 hours a day, 7 days a week, 365 days a year, covering a wide range of issues such as financial, mental and physical wellbeing. Full details will be sent in your welcome pack.





# About MetLife

MetLife Europe d.a.c. is an affiliate of MetLife, Inc. with a financial strength rating of A+ by Standard & Poor's¹.

MetLife Europe d.a.c. has been in the UK since 2007, providing innovative protection, employee benefits, and retirement solutions.

Winner of 40+ UK industry awards.

With over 150 years of experience, MetLife, Inc. is an innovator and recognised leader in protection planning and retirement saving solutions around the world.

MetLife, Inc. has established a strong presence through organic growth, acquisitions, joint ventures and partnerships in over 40 countries worldwide and is trusted by tens of millions of customers<sup>2</sup>.

### How does MetLife, Inc. compare?

Company	Assets (\$bn)	
MetLife, Inc.	795.1	
Legal & General Group	770.4	
Aviva PLC	637.7	
Aegon	519.9	
Zurich Insurance Group	413.8	
Standard Life	14.3	

Source: Forbes - Global 2000 leading companies, values calculated April 2021 www.forbes.com

 $<sup>2\</sup> Met Life\ Worldwide: https://www.met life.com/about-us/corporate-profile/global-locations/?WT.mc\_id=vu1133$ 



MetLife operate in

40+



In the past 12 months we have paid over

14,036 claims



Totalling in excess of

£12.1m



**59%** 

broken bone claims were for adults and 41% for children totalling 6,106 claims



89%

of hospitalisation claims were for sicknessrelated admissions, demonstrating the value EverydayProtect provides beyond accident cover

The claims information and data provided above is from the MetLife protection portfolio period 25th December 2019 to 25th December 2020. Figures based on UK working days during this period

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\*Legal assistance is provided by non-professional legal advisors (with at least four (4) years' study, having a law degree, Legal Practice Course 'LPC' qualification or Master's degree in Law).

Wellbeing Support Centre is provided by Health Assured Limited (No.6314620) registered in England at the Peninsula, Victoria Place, Manchester M4 4FB.

Products and services are offered by MetLife Europe d.a.c. which is an affiliate of MetLife, Inc. and operates under the "MetLife" brand.

MetLife Europe d.a.c. is a private company limited by shares and is registered in Ireland under company number 415123. Registered office at 20 on Hatch, Lower Hatch Street, Dublin 2, Ireland. UK branch office at Invicta House, Trafalgar Place, Brighton BN1 4FR. Branch registration number: BR008866. MetLife Europe d.a.c. (trading as MetLife) is authorised and regulated by Central Bank of Ireland. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

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<sup>1</sup> https://www.standardandpoors.com/en\_EU/web/quest/home