



Making sure you stay on course

Being self-employed, you'll know the benefits of being your own boss. Making sure you have the financial provisions in place to protect both your family and your livelihood should you have an accident is an important aspect of managing your own business. EverydayProtect provides a quick and simple solution to make sure you get the extra financial support you need if you're injured in an accident or need to spend time in a UK hospital.



Protection for a range of accidental injuries, including UK hospital stays after an accident, and sickness once you have held the policy for at least 12 months



Cover could start immediately



Cover 24 hours a day, 365 days a year from just £9 per month



You can claim for multiple injuries - it won't change the cost of your cover (neither will getting older!)



No health questions asked



Accidental death and non-accidental death cover, to provide peace of mind for your family, should the worst happen

Self-employed people could benefit from EverydayProtect

Payments for UK hospital stays over 24 hours

If you need to stay in a UK hospital because of an accident you'll receive a lump sum payment for every 24 hours that you're admitted, up to a maximum of 90 days per condition. Once you have held your policy for at least 12 months, you can also claim for time spent in hospital because of sickness.

No long 'waiting periods'

EverydayProtect doesn't have any 'waiting' or 'deferred' periods when you make a claim. This means we'll assess your claim and pay a lump sum as quickly as possible so you don't have to worry about how you'll cover any bills.

Lump sum payments

EverydayProtect gives you the confidence that if you are involved in an accident, you'll get the extra financial support you need to help cover any unexpected costs.

Case Study



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.

Claim	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. ¹	Cover	5 units of cover
		Payment	£114,000

¹ Policy purchased prior to 8th February 2018.

Source: MetLife protection portfolio period 25th December 2020 to 24th June 2021. Figures based on UK working days during this period. All policies are subject to Policy Terms and Conditions. Exclusions and limitations apply. Visit [metlife.co.uk](https://www.metlife.co.uk) for more information.

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[metlife.co.uk](https://www.metlife.co.uk)

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