

A photograph of a man with a beard, wearing a grey jacket over a red shirt, smiling and holding a young girl in a car seat. The girl is laughing and wearing a light blue jacket. The background is slightly blurred, showing a car and some greenery. The image is framed by a teal diagonal border.

How EverydayProtect is designed for everyday people

Your guide to helping more clients



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The growing need for everyday protection

Recently, we conducted extensive customer and adviser research to understand what's important to both you and your clients. Overwhelmingly, we found that clients each have their own individual needs and so having a policy that helps them feel confident in their daily lives is paramount.

That's why we've introduced EverydayProtect.

With its enhanced features that cover what clients really need, it becomes the essential addition to protection packages. And because we don't ask any health questions, we can cover a wide range of circumstances.



Who can benefit?

Of course, EverydayProtect is just that; for the every day. It has no underwriting, wide accessibility, and a range of optional cover levels, meaning there are many clients out there who could benefit. However, we've found there are four key groups that could benefit most from EverydayProtect, so let's take a closer look at them.





Families

Because EverydayProtect covers everyday accidents and illnesses, including hospitalisation in the UK, it's a great addition to family protection packages. We offer broken bone cover, as well as pregnancy-related hospitalisation cover – and policyholders are covered between age 18 and 75. More than that, we offer an optional Child Cover, so when little Isla falls off her bike, your clients could be covered for that too.

Optional Child Cover can support clients through difficult times, including if their child is diagnosed with cancer – excluding less advanced cases. For children aged six months to 18 years (or 23 if in full-time education).*

*See terms and conditions for additional eligibility criteria for those aged up to 23 who have certain financial or physical dependencies.

Active lifestyles

Those with active lifestyles, whether they play a sport or even simply cycle into work, could benefit from the protection of Active Lifestyle Cover. That's because it covers additional injuries including tendon ruptures, some dislocations, and full and partial ligament tears. So if they are injured doing the things they love, they've got the extra level of cover they need.

Active Lifestyle Cover is an optional add-on that aims to help your clients protect themselves in the event of a sustaining certain bodily injuries.





Self-employed, temporary, and freelance workers

If your clients are self-employed or do 'gig' based work, they might not get paid if they need to take time off work due to an accident and / or hospitalisation. EverydayProtect can help to plug that gap and offer the protection they need.

Whether your client owns their own business or works in a warehouse for an online delivery company, EverydayProtect is here to support them.

Manual workers

When it comes to physically demanding jobs, which may come with an extra level of personal risk – we can protect your clients too. If your client needs protection for accidental permanent injuries or total permanent disablement, the benefit for these with EverydayProtect is up to £250k - should the client be unable to look after themselves ever again. And because UK hospital stays are covered too, your clients will have peace of mind every day.

Life-changing injuries? Unable to care for themselves if the worst should happen? EverydayProtect can cover your clients for all this and more.



Why EverydayProtect?

Of course, identifying clients you could help is just the first step. Here's a quick reminder of why EverydayProtect could be the essential addition to client protection packages they've been looking for:

Premiums start at just
£9 a month,
with optional cover starting
from an additional £1
a month.

Taking out cover is easy,
with a smooth
**process you
can trust.**

Applications are open
between the ages of
18 and 65.

Optional Specialist
**Healthcare
Cover**
is also available.

If you'd like to find out more, or you have any questions, please get in touch with our Protection team on **0800 917 2221**, or drop us an email at **protection@metlife.com** and we'll be happy to help.



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