

Individual Protection

Guide to Active Lifestyle Cover



MetLife Individual Protection Policies

MetLife Individual Protection policies are designed to provide flexible financial cover options in the event of accident or illness, so your clients can keep life on track with the support they need when they need it most.

Active Lifestyle Cover is optional cover which can be taken out additionally to our Individual Protection policies. It pays successful claims for dislocations, tendon ruptures, and ligament tears in the event of accidental bodily injury.

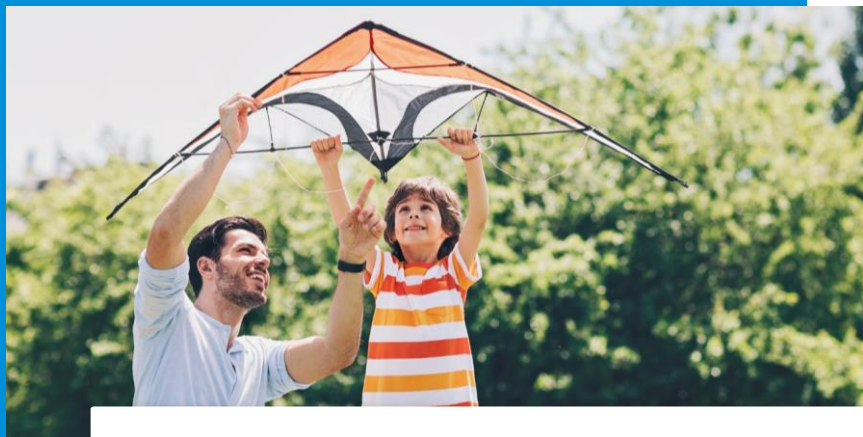
Taking out Active Lifestyle Cover

Active Lifestyle Cover can only be added at the start of a policy. It can't be added to an existing policy. It can be removed at any time, but the customer won't be able to add it to their policy again. This also means that Active Lifestyle Cover cannot be added to old policies. Your client could buy additional units of the latest policy along with Active Lifestyle Cover, as long as they don't have more than five units of cover overall.



This guide covers some of the most common questions you might have about Active Lifestyle Cover to see if it's relevant to your clients.

What Active Lifestyle Cover does...



The policy year runs from the date the policy started and lasts one whole calendar year. For example, if a policy is started on the 10th March, the policy year runs from 10th March to 9th March in the following year.

In each policy year, Active Lifestyle Cover can pay a benefit in respect of bodily injury caused by an accident which solely and independently of any other cause results in:



A dislocation and/or



Either a tendon rupture or a ligament tear

This means that within each policy year a customer could claim for:



A dislocation only



A tendon rupture only



A complete (grade 3) ligament tear only



A partial (grade 2) ligament tear only



A dislocation and a partial ligament tear



A dislocation and a tendon rupture



A dislocation and a complete ligament tear



Injury types and what's covered

What dislocations are covered?

A dislocation is the displacement of bone from its normal position at the joint. All dislocations that occur within the term of the policy are covered, except for dislocations of the bones of the fingers, thumbs, and toes. Plus, we only cover dislocations where an X-ray, MRI, or CT scan has taken place, and that have required surgical intervention or manipulation under anaesthetic in a hospital to repair the dislocation.

For a dislocation claim to be successful, the dislocation must be due to an accident which has solely and independently resulted in the dislocation. For example, if the joint has already degenerated, including by previous dislocations, further dislocation to that joint is unlikely to have been caused solely by one accident.

Subsequent dislocations will be covered if it can be proven by medical evidence (for example via radiological imaging) that a previous dislocation had successfully been repaired. If the dislocation had not fully healed and the customer dislocates it again, then it will not be covered.



Injury types and | what's covered

What types of ligament tear are covered?

A customer needs to have been involved in an accident that resulted in a tear of a ligament to the knee, hamstrings, or ankle joint. Both complete (grade 3) and partial (grade 2) ligament tears are covered, with partial tears paying at **50% benefit** of a complete tear. The ligament tear must be confirmed by a suitable clinical diagnosis for a benefit to be paid.

If benefit has been paid in a policy year for a partial ligament tear, the benefit for any subsequent complete ligament tear in the same year will be the same as that paid for a partial ligament tear.

Furthermore, the benefit payable for partial and complete ligament tears is reduced by 50% once the policyholder reaches their 70th birthday.

Which tendons are covered?

Active Lifestyle Cover includes tendon ruptures for the Achilles, bicep brachii (upper arm), hamstring, quadriceps, and rotator cuff.

Key | claims facts



We base the limit for claims on the date an accident occurred, not the date of diagnosis or surgery.



Claims in a policy year for one dislocation and one complete ligament tear could be connected to the same accident, or from two different accidents.



Customers are covered if the accident happens in another country, however the surgery to repair a dislocation or tendon rupture must take place in a UK hospital.



This information is for Individual Protection policies taken out on or after 18th October 2021 where Active Lifestyle Cover has been selected. Exclusions apply. For full details please see Policy Terms and Conditions.

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