



Here at MetLife, we've always aimed to provide protection policies tailored to your clients' needs. And in order to help as many advisers as we can, we've enhanced our offering and given it a name that truly reflects the everyday protection we provide.

Say hello to EverydayProtect.

Our latest accident and illness policy still has all the client-friendly features we offered before. But we found, after some extensive customer and adviser research, that we needed to include certain benefits that are important to you and your clients.

What's new?



1. Increased broken bone core cover

This has been increased by £50 per bone (both major and minor), which is useful for clients who participate in sports and manual workers.



2. Extended entry and expiry ages

The maximum entry age is now up to the client's 65th birthday, and the policy expires on the client's 75th birthday. This has been increased so we can cover people who may continue to work, or need individual protection for longer.



3. Partial ligament tear cover

We now cover partial (grade two) ligament tears at 50% of a full ligament tear benefit. This forms part of our optional Active Lifestyle Cover.



4. Cover for pregnancy-related complications

Once clients have held the policy for at least 12 months, hospital stays of at least 4 days due to pregnancy-related complications are covered. Benefit is paid from day 5.



5. Optional Specialist Healthcare Cover

Designed for those who work in healthcare settings, who may be more susceptible to contracting certain diseases and infections.

We also offer optional cover such as Child Cover and Active Lifestyle Cover, so clients can be sure their families are protected, and injuries that can happen as part of hobbies or sporting activities are covered too.



Child Cover

Provides cover for your clients' eligible children, and supports them through difficult times, including cancer – excluding less advanced cases. It provides protection from six months to 18 years, or 23 if the child is in education, which includes unpaid traineeships, or a child with dependency on you due to mental and/or physical disability.



Active Lifestyle Cover

Provides extra cover in the event your client suffers additional bodily injuries – from certain dislocations to tendon ruptures. We want to help get their lives back on track.

Get in touch

If you have any questions about our new EverydayProtect policy, or you'd like to find out more, give our Protection Team a call on

0800 917 2221

or email protection@metlife.com