

# MultiProtect

Protection for you and your family



# Contents

MultiProtect at a glance

Wellbeing Support Centre

Core Cover

Optional Cover

Choose your level of protection

Summary of Benefits

About MetLife

Additional information



# Peace of mind, at home and abroad

When everything goes like clockwork, life is fine. When the money's coming in and budgets balance, when the family is healthy and happy – it's still never easy, but you can take pride that you're in control and are keeping a clear head.

When you have MultiProtect, the simple and affordable cover from MetLife, you have peace of mind that you're protected both at home and abroad. Should the unexpected happen, and life tries to throw you off track, we will help you keep going, allowing you to pay your way, do your bit and take care of your family.

MultiProtect provides financial support for you 24/7 worldwide, covering a range of injuries from broken bones to those that could have a significant impact on your life. You will also be covered if you have to spend time in a UK or select European hospital\* and, with our optional cover, you can protect your children as well.

With MultiProtect you will also have free and unlimited access to our Wellbeing Support Centre, provided by Health Assured, that offers a wealth of expert resources, so you can start experiencing the benefits of a more positive future, today.

With MultiProtect behind you, you have protection that works hard to keep you and your family safe, at home and abroad from as little as £9 per month, and can add optional Child Cover for £1 per month.

# MultiProtect at a glance

## Why is MultiProtect right for me?



### Flexible cover when you need it

MultiProtect provides financial support for a range of specified accidental injuries and UK and select European hospital stays\*. You can claim for multiple injuries and your policy will continue to protect you in the future.



### Getting you back on your feet

You will receive UK or select European hospital\* cover for every 24 hours you spend as an in-patient as the result of an accident. Once you've held your policy for at least 12 months, you can also claim for time spent in hospital due to sickness.



### Peace of mind

Accidental and non-accidental death cover provide peace of mind if the unexpected happens at home or abroad.



### Great value

Cover starts from as little as £9 to £45 per month, depending on the level of protection you choose. Plus, the cost of your cover won't change when you make a claim or as you get older.



### Cover, whatever your circumstances

We won't ask you any health questions when you take out the policy. You can take out this policy from 18 years old up to your 65th birthday and can continue cover up until your 75th birthday.

## Optional cover

MultiProtect also offers optional cover for families with children, those with active lifestyles and healthcare workers who may be at particular risk of contracting certain illnesses. Optional cover is available from just an additional £1 per month, so you can tailor your cover to your circumstances and what's important to you.

**Even when life is running smoothly, the unexpected can happen. So, make sure you're prepared with MetLife MultiProtect.**

**92%**

MetLife approved 92% of individual protection claims, equivalent to 14,036 individual protection claims in the last 12 months totalling £12.1m.

**89%**

of hospitalisation claims were for sickness-related admissions, demonstrating the value MultiProtect provides beyond accident cover.

**59%**

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

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.

# Wellbeing Support Centre 24/7/365

With MultiProtect you will also receive free and unlimited access to our Wellbeing Support Centre, provided by Health Assured, a leading wellbeing assistance provider in the UK.

You can go online, access the App or speak to a counsellor for in the moment support or legal advisor\*\* by telephone 24 hours a day, 7 days a week, 365 days a year, covering a wide range of issues, such as:

Access is also available for your household family members which includes your spouse or partner and any brother, sister, parent and legal dependants (except children under the age of 16) who live in the same household as you. It's also available for your children or legal dependants who do not live with you that are aged 18 to 24 but live in the UK and are in full-time education. Details of how to contact the Wellbeing Support Centre will be included in your welcome pack.



**General wellbeing**



**Family issues**



**Bereavement and probate**



**Childcare and eldercare**



**Emotional support**



**Managing debt**



**Tax issues**

---

**Building the  
protection you  
need is as easy  
as 1, 2, 3**

---



# Step 1 – It starts with Core Cover

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



## Broken bones

cover is up to £4,000 per broken bone, even if you break more than one



## Accidental death

should the worst happen, MultiProtect provides cover for up to £200,000



## Total permanent disablement - *unable to look after yourself ever again*

cover up to £250,000



## Accidental permanent injuries

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



## UK and select European hospital stays\*

cover is up to £250 per 24-hour period you're admitted to hospital due to an accident or sickness (sickness is covered once you have held your policy for at least 12 months)



## Non-accidental death

up to £20,000 if you die as a result of natural causes, or your premiums returned if your death is within the first year of your policy starting



## Step 2 – Optional Cover

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



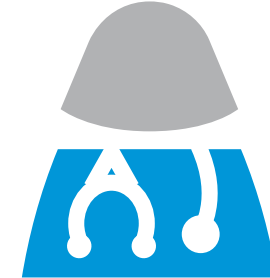
### Child Cover

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 MultiProtect is an affordable protection plan that can be adapted 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.



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

# Summary of Benefits

**What am I covered for?** The tables below show the benefits paid for valid claims.

Core Cover	1 Unit	2 Units	3 Units	4 Units	5 Units
<b>Broken bones</b>					
Major (arm, ankle, back, cranium, hip, leg, mandible, neck, pelvis, shoulder or wrist)	£800	£1,600	£2,400	£3,200	£4,000
Minor (any other) excluding the nose	£200	£400	£600	£800	£1,000
<b>Hospitalisation in the UK and select European countries* (per 24 hour period) as a result of accident or sickness</b>					
Hospital admission due to sickness is covered once you've held the policy for at least 12 months	£50	£100	£150	£200	£250
<b>Accidental permanent injury</b>					
Paralysis of limbs – <i>total and irreversible</i>	£50,000	£100,000	£150,000	£200,000	£250,000
Blindness – <i>permanent and irreversible</i> in both eyes	£40,000	£80,000	£120,000	£160,000	£200,000
Loss of hands or feet – <i>permanent physical severance</i>	£40,000	£80,000	£120,000	£160,000	£200,000
Deafness – <i>permanent and irreversible</i> in both ears	£40,000	£80,000	£120,000	£160,000	£200,000
Loss of use of elbow, hip, shoulder, knee, ankle or wrist	£20,000	£40,000	£60,000	£80,000	£100,000
Loss of one hand or foot – <i>permanent physical severance</i>	£20,000	£40,000	£60,000	£80,000	£100,000
Loss of thumb	£10,000	£20,000	£30,000	£40,000	£50,000
Deafness – <i>permanent and irreversible</i> in one ear	£10,000	£20,000	£30,000	£40,000	£50,000
Loss of major organ (kidney, spleen, lung, pancreas, urinary bladder or stomach)	£10,000	£20,000	£30,000	£40,000	£50,000
Blindness – <i>permanent and irreversible</i> in one eye	£10,000	£20,000	£30,000	£40,000	£50,000
Loss of speech – <i>total permanent and irreversible</i>	£10,000	£20,000	£30,000	£40,000	£50,000
Third-degree burns – <i>covering 20% of the body's surface</i>	£10,000	£20,000	£30,000	£40,000	£50,000
Loss of finger or toe	£2,500	£5,000	£7,500	£10,000	£12,500

# Summary of Benefits

**What am I covered for?** The tables below show the benefits paid for valid claims.

Core Cover continued	1 Unit	2 Units	3 Units	4 Units	5 Units
Total permanent disablement - <i>unable to look after yourself ever again</i> (bodily injury only)					
	£50,000	£100,000	£150,000	£200,000	£250,000
Accidental death					
	£40,000	£80,000	£120,000	£160,000	£200,000
Non-accidental death					
Within 1 year	Premiums refunded	Premiums refunded	Premiums refunded	Premiums refunded	Premiums refunded
Year 2	£2,000	£4,000	£6,000	£8,000	£10,000
Years 3-4	£3,000	£6,000	£9,000	£12,000	£15,000
Year 5+	£4,000	£8,000	£12,000	£16,000	£20,000

The benefit amounts payable for Core Cover are reduced by 50% from the policyholder's 70th birthday.

# Summary of Benefits - Optional cover

**What am I covered for?** The tables below show the benefits paid for valid claims.

Child Cover	1 Unit	2 Units	3 Units	4 Units	5 Units
<b>Broken bones</b>					
Major (arm, ankle, back, cranium, hip, leg, mandible, neck, pelvis, shoulder or wrist)	£250	£500	£750	£1,000	£1,250
Minor (any other) excluding the nose	£50	£100	£150	£200	£250
<b>Hospitalisation in the UK and select European countries* (per 24 hour period) as a result of accident or sickness</b>					
Hospital admission due to sickness is covered once the Child Cover has been held for at least 12 months	£20	£40	£60	£80	£100
<b>Accidental permanent injury</b>					
Paralysis of limbs – <i>total and irreversible</i>	£5,000	£10,000	£15,000	£20,000	£25,000
Blindness – <i>permanent and irreversible</i> in both eyes	£4,000	£8,000	£12,000	£16,000	£20,000
Loss of hands or feet – <i>permanent physical severance</i>	£4,000	£8,000	£12,000	£16,000	£20,000
Deafness – <i>permanent and irreversible</i> in both ears	£2,000	£4,000	£6,000	£8,000	£10,000
Loss of one hand or foot – <i>permanent physical severance</i>	£2,000	£4,000	£6,000	£8,000	£10,000
Loss of use of elbow, hip, shoulder, knee, ankle or wrist	£2,000	£4,000	£6,000	£8,000	£10,000
Loss of thumb	£1,000	£2,000	£3,000	£4,000	£5,000
Deafness – <i>permanent and irreversible</i> in one ear	£1,000	£2,000	£3,000	£4,000	£5,000
Loss of major organ (kidney, spleen, lung, pancreas, urinary bladder or stomach)	£1,000	£2,000	£3,000	£4,000	£5,000
Blindness – <i>permanent and irreversible</i> in one eye	£1,000	£2,000	£3,000	£4,000	£5,000
Loss of speech – <i>total permanent and irreversible</i>	£1,000	£2,000	£3,000	£4,000	£5,000
Third-degree burns – <i>covering 20% of the body's surface</i>	£1,000	£2,000	£3,000	£4,000	£5,000
Loss of finger or toe	£250	£500	£750	£1,000	£1,250

<b>Child Cover continued</b>	<b>1 Unit</b>	<b>2 Units</b>	<b>3 Units</b>	<b>4 Units</b>	<b>5 Units</b>
Total permanent disablement - <i>unable to look after yourself ever again</i> (bodily injury only)	£5,000	£10,000	£15,000	£20,000	£25,000
Cancer - <i>excluding less advanced cases</i>	£5,000	£10,000	£15,000	£20,000	£25,000
Accidental death	£4,000	£8,000	£12,000	£16,000	£20,000

Non-accidental death benefit is not included under Child Cover.  
Please see the Policy Terms and Conditions for full details.

<b>Active Lifestyle Cover</b>	<b>1 Unit</b>	<b>2 Units</b>	<b>3 Units</b>	<b>4 Units</b>	<b>5 Units</b>
Dislocation (excluding fingers, thumbs and toes)	£1,000	£2,000	£3,000	£4,000	£5,000
Ligament tear - complete (grade 3) tear of knee or ankle joint ligament	£1,000	£2,000	£3,000	£4,000	£5,000
Ligament tear - partial tear (grade 2) of knee or ankle joint ligament	£500	£1,000	£1,500	£2,000	£2,500
Tendon rupture (to Achilles, hamstring, bicep brachii (upper arm), quadriceps, or rotator cuff)	£1,000	£2,000	£3,000	£4,000	£5,000

#### *Limitations to benefits*

In each policy year, Active Lifestyle Cover pays benefit for:

- one dislocation; and / or
- one tendon rupture or grade 3 / grade 2 ligament tear

Dislocations: only dislocations resulting in surgical intervention are covered.

Ligament tears: If benefit has previously been paid for a partial (grade 2) ligament tear in a policy year, benefit for a subsequent complete (grade 3) ligament tear in the same year will be the same as that paid for a partial (grade 2) ligament tear.

Benefit payable is reduced by 50% from the policyholder's 70th birthday.

Specialist Healthcare Cover	1 Unit	2 Units	3 Units	4 Units	5 Units
Human immunodeficiency virus (HIV), Septicaemia caused by methicillin-resistant Staphylococcus aureus (MRSA), Hepatitis C, Bacterial meningitis	£10,000	£20,000	£30,000	£40,000	£50,000
Tuberculosis - <i>excluding latent tuberculosis</i> , Hepatitis B, Clostridium difficile infection	£2,500	£5,000	£7,500	£10,000	£12,500

Children are not covered under Active Lifestyle Cover or Specialist Healthcare Cover. Please see the Policy Terms and Conditions for full details.

# About MetLife

MetLife Europe d.a.c. is an affiliate of MetLife, Inc. with a financial strength rating of A+ by Standard & Poor's<sup>1</sup>.

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>.

<sup>1</sup> [https://www.standardandpoors.com/en\\_EU/web/guest/home](https://www.standardandpoors.com/en_EU/web/guest/home)

<sup>2</sup> MetLife Worldwide: <https://www.metlife.com/about-us/corporate-profile/global-locations/>

## How does MetLife, Inc. compare?

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

<sup>\*</sup> Source: Forbes - Global 2000 leading companies, values calculated April 2021 [www.forbes.com](http://www.forbes.com)



# Additional information about MultiProtect

The Policy Summary document provides a summary of the features and benefits of MultiProtect, including any exclusions and restrictions, as well as other useful information in respect of the policy.

## How do I make a claim?

Call us on **0800 917 1333** or **01273 872 492** between 9am and 5pm Monday to Friday (excluding public and bank holidays). Calls may be recorded and/or monitored for training purposes.

Alternatively, you can email us at: **claims@metlife.uk.com**

Or write to us at: MetLife, PO Box 1411, Sunderland SR5 9RB, United Kingdom.

## How is the policy taxed?

Any benefits paid out from the policy are free from UK income tax and capital gains tax. However inheritance tax may be due on any payment made after the death of a person covered by the policy.

The Government may change the tax position described above.

Tax is based on personal circumstances and subject to change.

## How do I make a complaint?

We hope that you will be very happy with our service. However, if for any reason you aren't happy, we would like to hear from you. In the first instance, telephone us on **0800 917 0100** or **01273 872 456** (9am - 5pm Monday to Friday) or write to MetLife, PO Box 1411, Sunderland SR5 9RB, United Kingdom.

If you are not satisfied with our response, you can ask the Financial Ombudsman Service to review the case. You can contact them on **0800 023 4 567** or by writing to: Financial Ombudsman Service, Exchange Tower, London E14 9SR.

Website: **[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)**

## Would I receive compensation if MetLife were unable to meet its liabilities?

MetLife has taken steps to ensure all our UK customers are eligible to apply for compensation through the Financial Services Compensation Scheme (FSCS). In the event of a firm covered by the scheme being unable to meet its financial obligations, the FSCS will seek to transfer policyholders and their benefits to another provider who can. If they are unable to do this, policyholders may be eligible for compensation.

Website: **[www.fscs.org.uk](http://www.fscs.org.uk)**

0800 917 0100

metlife.co.uk

---

\*Austria, Belgium, Bulgaria, Croatia, Cyprus, Czechia, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden and United Kingdom.

\*\* 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 One Canada Square, Canary Wharf, London E14 5AA. 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.

COMP2826.01.MAY2021



Navigating life together