

# MultiProtect

Protection for you and your family



MultiProtect provides peace of mind for you and your family, at home and abroad. It provides financial support for you 24/7 worldwide, covering a range of injuries from broken bones to those that could have significant impact on your life. All it takes is three simple steps.

### Step 1 – It starts with Core Cover

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



**Broken bones**  
benefit payment up to **£4,000** per broken bone, even if you break more than one



**UK and select European hospital stays\***  
benefit payment is up to **£250** per 24-hour period you're admitted to a UK or select European hospital\* due to an accident or sickness (sickness is covered once you have held your policy for at least 12 months)



**Non-accidental death benefit**  
payment benefit increases year on year with up to **£20,000** if you die as a result of natural causes



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



**Total permanent disablement - *unable to look after yourself ever again***  
cover up to **£250,000**



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

## Step 2 – Optional Cover

MultiProtect provides three additional cover options starting 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 tailored 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.**

More units = higher level of benefits

	1 Unit	2 Units	3 Units	4 Units	5 Units
<b>Core Cover</b>	£9 per month	£18 per month	£27 per month	£36 per month	£45 per month
<b>Child Cover</b>	+£1 per month	+£2 per month	+£3 per month	+£4 per month	+£5 per month
<b>Active Lifestyle Cover</b>	+£1 per month	+£2 per month	+£3 per month	+£4 per month	+£5 per month
<b>Specialist Healthcare Cover</b>	+£1 per month	+£2 per month	+£3 per month	+£4 per month	+£5 per month



For full benefits and exclusions please ensure you read the Policy Terms and Conditions and the Policy Summary documents.

### Wellbeing Support Centre

You will also receive free and unlimited access to our Wellbeing Support Centre, provided by Health Assured. You can go online, access the App, speak to a counsellor for in the moment support or legal advisor\*\* by telephone. Support is accessible 24 hours a day, 7 days a week, 365 days a year, covering a wide range of issues such as financial, mental and physical wellbeing. Full details will be sent in your welcome pack.



# 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/?WT.mc\\_id=vu1133](https://www.metlife.com/about-us/corporate-profile/global-locations/?WT.mc_id=vu1133)

## 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

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



MetLife operate in **40+** countries



In the past 12 months we have paid over **14,036** claims



Totalling in excess of **£12.1m**



**59%** broken bone claims were for adults and 41% for children totalling 6,106 claims



**89%** of hospitalisation claims were for sickness-related admissions, demonstrating the value MultiProtect provides beyond accident cover

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.

0800 917 0100

[metlife.co.uk](http://metlife.co.uk)

\* In the following select European countries: 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 the 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.

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