



At MetLife, we're focused on making sure that when the unexpected happens, that people have the financial support they need to keep life on track.

MultiProtect is a flexible, budget-friendly individual protection policy that can be the perfect fit for individual protection needs. It supports a range of people from families, the self-employed, to those who lead more active lifestyles, with a range of optional cover to ensure that their protection policy has been tailored to them. Read more about the latest enhancements below.



Hospitalisation abroad

MultiProtect covers hospitalisation in the UK, and now covers people as they start to travel overseas again. Overseas hospitalisation benefit is available in **select European countries*** including Poland, Romania, Bulgaria, Lithuania, and Latvia.



Increased entry age and expiry age

We want as many of your clients to have the protection that MultiProtect can provide. Your clients can take out a policy between their **18th and 65th birthdays**, and they'll be covered – so long as they don't cancel – **until their 75th birthday***.



Non-accidental death

The maximum benefit for non-accidental death, previously known as funeral benefit, is £20,000. It means that your clients' families will get the support they need when they need it most.



Ligament tears

MultiProtect's optional Active Lifestyle Cover now covers partial (grade 2) ligament tears, as well as complete (grade 3) ligament tears. The benefit for a partial ligament tear is 50% of the benefit of a complete ligament tear.



Broken bone benefit

Because suffering from broken bones is so common and can really disrupt people's day-to-day lives, the benefit paid for every major broken bone is £800 per unit, and £200 per unit for every minor broken bone. That's an increase of £50 for each.



Pregnancy-related hospitalisation

Making sure you have financial support when you really need it is important to us. That's why hospitalisation for illness now covers hospital stays of five or more complete and uninterrupted days for pregnancy-related complications.

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^{*} Hospitalisation now covers the following 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 United Kingdom

^{**} Benefits reduced by 50% from 70th birthday to 75th birthday, for Core Cover and Active Lifestyle Cover only. Full monthly premiums must continue to be paid.