



Specialist Healthcare Cover

For those we depend on the most

At MetLife, we know that some occupations can carry a greater risk of contracting certain illnesses because of their nature. People in healthcare and supporting healthcare roles for example may need financial protection specific to the risks that come with their jobs.

Specialist Healthcare Cover is optional cover that can be added to our individual protection policies, ensuring that if your clients are ill and unable to work, everything else in life stays on track. It's designed for people who are at higher risk of becoming ill from the following infectious diseases because of their occupation:

- Bacterial Meningitis
- Clostridium Difficile infection
- Human Immunodeficiency virus (HIV)
- Hepatitis B
- Hepatitis C
- Septicaemia caused by methicillin resistant staphylococcus aureus (MRSA)
- Tuberculosis - excluding latent tuberculosis

Specialist Healthcare Cover is available to those who work in a healthcare setting. That includes ambulance drivers, pharmacists, carers in a home, and even janitorial occupations such as cleaners in a hospital. It can cover those who work in that setting on a part-time or voluntary basis too.

It can also cover the policyholder for up to three years after they no longer work in a healthcare setting, as long as:

- The illness was contracted during the period they were a healthcare worker
- The illness was contracted during the policy period
- They have not claimed on the policy for the same illness before

If you want to find out more about Specialist Healthcare Cover, call our Protection Team on 0800 917 2221 – or email us at protection@metlife.com



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