

EverydayProtect and  
MultiProtect Policies

# Revised Terms & Conditions for Specialist Healthcare Cover

Effective from 1st July 2024

*For every moment, there's*  **MetLife**

# Summary of changes to Specialist Healthcare Cover on EverydayProtect and MultiProtect policies

Optional Specialist Healthcare Cover has changed, to make it simpler and provide better value for our policyholders. **You do not need to take any action**, but it's important that we let you know what's changed and your options.

If it has been some time since you purchased your MetLife protection policy, you should review whether the cover continues to meet your needs. Please contact your financial adviser, so they can discuss the options available to you.

MetLife no longer offers Specialist Healthcare Cover, so it cannot be added to policies once they have started. However, if you already have Specialist Healthcare Cover on your policy, this cover will continue until you cancel it, or your policy ends.

## Please be aware of this change should you need to make a claim

We have removed the requirement to be a healthcare worker, so regardless of your occupation, you can keep Specialist Healthcare Cover on your policy. If you have optional Specialist Healthcare Cover on your policy, you are covered if you contract one of the infectious illnesses listed, subject to medical evidence.

## If you wish to remove Specialist Healthcare Cover from your policy

You can remove Specialist Healthcare Cover from your policy at any time, by contacting MetLife. The **premium** you pay for policy will be reduced accordingly. Once it has been removed, you have 30 days to change your mind and reinstate Specialist Healthcare Cover by contacting MetLife. After 30 days, it cannot be added to your policy again.

## Further information

You can contact us if you have any questions about your policy, to make any changes, or you are having financial difficulty paying for your policy. You can email us at **customerservice@metlife.uk.com**, or call us on **0800 917 0100**.

Our phones are open Monday to Friday 9am to 5pm, excluding bank holidays. Calls may be monitored or recorded for training and quality control purposes. You can also write to us at: **PO Box 1411, MetLife, Sunderland SR5 9RB**.

## Making a claim

If you wish to make a claim on a MetLife policy, please contact us as soon as possible after the event. We'll send you a claim form to complete and return to us.

To make a claim you can email us at: **claims@metlife.uk.com**. Or call us on **0800 917 0100**.

Our phone lines are open Monday to Friday, 9am to 5pm. Calls to MetLife may be monitored or recorded for training and quality control purposes. You can also write to us at: **PO Box 1411, MetLife, Sunderland SR5 9RB**.

# Revised Terms & Conditions for Specialist Healthcare Cover

## These terms and conditions apply to:

- In-force MetLife EverydayProtect policies, with start dates between 18/10/2021 and 30/06/2024 (inclusive). To be read alongside EverydayProtect Policy Terms & Conditions (ref 2883.06 March 2024)
- In-force MetLife MultiProtect policies, with start dates between 18/10/2021 and 30/06/2024 (inclusive). To be read alongside MultiProtect Policy Terms & Conditions (ref 2882.06 March 2024)

### What's covered ✓

If you have optional Specialist Healthcare Cover on your policy, you are covered if you contract one of the infectious illnesses listed below. The diagnosis and the contracted date must be evidenced by a Consultant **Qualified Medical Practitioner** and agreed by our Chief Medical Officer. We will pay the relevant policy benefit shown in your **Policy Schedule**.

- Clostridium difficile infection
- Human Immunodeficiency virus (HIV)
- Hepatitis B
- Hepatitis C
- Bacterial meningitis
- Septicaemia caused by methicillin-resistant Staphylococcus aureus (MRSA)
- Tuberculosis - *excluding latent tuberculosis*

This means an unequivocal histological diagnosis of tuberculosis - excluding latent tuberculosis made by a Consultant. This diagnosis must be confirmed by our Chief Medical Officer and by a positive culture diagnosis identifying Mycobacterium tuberculosis from a specimen

### What's not covered ✗

- Claims where the date you contracted the infectious illness is before the policy start date (or the date on which we added optional Specialist Healthcare Cover to your policy, if added later)
- Claims where you were referred for tests or medical investigations which led to the diagnosis of the infectious illness before the policy start date (or the date on which we added optional Specialist Healthcare Cover to your policy, if added later)
- Claims where the infectious illness was contracted after the date Specialist Healthcare Cover was removed from your policy, or after the date your policy ended
- Latent Tuberculosis
- Any other form of Meningitis other than Bacterial Meningitis
- MRSA which has not resulted in Septicaemia
- Your children are not covered under Specialist Healthcare Cover, even if you have optional Child Cover

The general exclusions also apply.

See your Policy Terms & Conditions under section 'What your policy doesn't cover'.

## Adding or removing Specialist Healthcare Cover

Specialist Healthcare Cover cannot be added to a policy once it has started.

To keep Specialist Healthcare Cover in place, you must keep paying the monthly **premiums** for your policy and remain eligible, including remaining a UK resident.

You can remove Specialist Healthcare Cover from your policy at any time, by contacting MetLife by telephone or in writing. The **premium** you pay for policy will be reduced accordingly. Once it has been removed, you have 30 days to change your mind and reinstate Specialist Healthcare Cover by contacting MetLife. After 30 days, it cannot be added to your policy again.

Specialist Healthcare Cover will cease, and payment of **premium** for Specialist Healthcare Cover will automatically terminate when:

- We pay the policy benefit for a claim under Specialist Healthcare Cover
- Specialist Healthcare Cover is removed from your policy

or

- Your policy ends

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