

Claims case studies & customer testimonials

Protecting your everyday when you need it most





**At MetLife we pay
a Protection claim
every hour^{*}**

* Source: Taken from MetLife portfolio data, December 2018. Paying one claim per hour is based on the average volume of claims paid from Jan - Dec 2018, and over a 24 hour period.

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In our customers' words

“The process has been so quick and easy.”

“Great service, highly recommended.”

“Your claims process is very fast and helped me a lot.”



* Source: MetLife portfolio data, December 2018.

Helping to get you back on your feet

When everything goes like clockwork, life is great. We don't like to think that life might not go according to plan, but the truth is it that sometimes it doesn't. So it's important to be prepared should the unexpected happen.

Britain's homes are now far more dangerous than its roads, with more than twice as many people dying in accidents like trips and falls than in car crashes*.

This is where MultiProtect can help. We provide cash payments if you suffer from an accidental injury listed, or you need to spend time in a UK hospital. So whether it's a broken bone or an accident that could have a significant impact on your life, you can have peace of mind that you're in control.

Protecting your day-to-day, everyday

When an accident happens, for example you break your leg, here are just some of the ways this could impact your lifestyle:

- Unable to get to work resulting in a loss of income
- Need to pay out for taxis rather than public transport to get to hospital appointments
- Rely on the support from friends and family to help with childcare whilst you're less mobile
- Once you've returned to work you may need time off for rehabilitation appointments
- Unable to go to the gym or use sports memberships that you have a contract with
- Difficulties paying your bills and financial commitments (e.g., rent or mortgage)

Here to help 24/7

It's not just the physical impact an unexpected accident or injury can have. It's a hard time for you. That's why with MultiProtect, we offer emotional and practical support through our Wellbeing Support Centre, available 24/7 at no extra cost to you.

24%

of our customers that have claimed have made more than one claim.

63%

of our claims are from customers who have held their policy for two or more years.

* 2013, <https://www.telegraph.co.uk/news/health/news/9780923/Britains-homes-twice-as-lethal-as-its-roads.html>



Details can be found in your Welcome pack.

The true value of MultiProtect

Each year we help our customers and their families, so they can keep living the lives they love. In 2018, we paid over 11,000 claims worth more than £8million. Here are just some of the ways we've supported our customers in their time of need.

Broken bones and hospital stays - every day accidents



Accident

Fell down the stairs

It was a quiet Sunday afternoon at home when Ms L tripped coming down the stairs and fell. She broke her wrist during the fall.



What MetLife did

Ms L had 3 units of cover. Within 6 working days MetLife assessed the claim and paid out £2,250 for a major broken bone.



Settlement

We helped her get back on her feet with

£2,250



Please note: Customer names have been anonymised in these real life MetLife case studies. All policies are subject to policy Terms and Conditions. Exclusions and limitations apply. *Payments for this case study is based on MultiProtect policies sold prior to 8th February 2018.

The life changing injury case studies in this booklet are claims examples on the MultiProtect previous Terms and Conditions. Benefits payable on MultiProtect policies sold from 8th February 2018 are therefore different in line with the latest Terms and Conditions and latest changes made.

Broken bones and hospital stays - every day accidents



Accident

Injured by a horse

It was mid-summer and Miss G was outside with her horse. Suddenly, without warning, the horse reared up and head butted Miss G. The strength of the horse broke her arm.



What MetLife did

Miss G had 5 units of cover. Her claim was assessed by MetLife within one day. The same day her claim was assessed (and just one day after the accident occurred), MetLife paid out £3,750 for a major broken bone.



Settlement

We helped her get back on her feet with

£3,750

Broken bones and hospital stays - every day accidents



Accident

Broken jaw playing sport

It was the weekend and Mr L was playing rugby with his local team. During the game he injured himself. Mr L had broken his jaw and needed hospital treatment.



What MetLife did

Mr L had 2 units of cover. He submitted his claim form to MetLife. When we had confirmed that Mr L was not a professional rugby player, MetLife paid out £1,700 for a major broken bone and 2 days for hospital admission.



Settlement

We helped him get back on his feet with

£1,700

Broken bones and hospital stays - every day accidents



Accident

Child fractured her wrist

Mr D's daughter was at school. Whilst playing with friends she was accidentally knocked over. She fell and fractured her wrist.



What MetLife did

Mr D had 4 units of cover, including Child Cover. He completed the claim form and within 2 days, the claim had been assessed and paid. MetLife paid out £1,000 for a major broken bone.



Settlement

We helped them get back on their feet with

£1,000

Broken bones and hospital stays - every day accidents



Accident

Ligament tear playing sport

Mr Z is a welder and was participating in Taekwondo when he sustained an injury on the 5th May 2018. He had 1 unit of Core Cover and he added Active Lifestyle Cover at the outset. Mr Z sustained a broken ankle and a complete tear of his ligament. The GP diagnosis was a break to his left ankle and a complete tear of the anterior talofibular ligament.



What MetLife did

MetLife made a payment of £1,750 which was £1,000 for the ligament tear and £750 for the broken bone.



Settlement

We helped him get back on his feet with

£1,750

Broken bones and hospital stays - every day accidents



Accident

Injured achilles tendon playing sport

Mr S was playing 7 a side football with friends at the weekend when he ruptured his achilles tendon. He needed surgery to repair the tendon.



What MetLife did

Mr S had had purchased 2 units of MultiProtect cover just 4 months before he needed to claim. Upon completion of the claim form and the relevant medical information supplied from the hospital, MetLife paid out £2,000 for a ruptured tendon.



Settlement

We helped him get back on his feet with

£2,000

Broken bones and hospital stays - every day accidents



Accident

Car accident

Mr G is a lorry driver, he was driving an articulated lorry in a rural area when he had an accident. The vehicle hit a tree and he sustained 3 major broken bones and 9 minor broken bones and had to spend 24 days in hospital.



What MetLife did

Mr G was paid £10,800, comprising £3,600 for his 24 days in hospital, £4,500 for his major broken bones and £2,700 for his minor broken bones. Mr G had 3 units of MultiProtect version 1 which costs £21 a month.



Settlement

We helped him get back on his feet with

£10,800

Broken bones and hospital stays - every day accidents



Accident

Motocross accident

Mr H who is a business consultant was learning how to motocross at an indoor learning centre. The client drove over a bump into a fence in the indoor motocross park. Mr H sustained 7 spinal breaks, broke his wrist and collarbone. He also sustained 7 broken ribs, 4 broken fingers and 3 further breaks in his hand.



What MetLife did

Mr H needed 30 days hospitalisation, MetLife paid the claim in one go as the claim form was received after the hospital stay. MetLife paid £7,500 for the hospital stay, £22,500 for the major breaks and £7,000 for the minor bones. The total payment of £37,000 was sent 11 working days after the claim form was received.



Settlement

We helped him get back on his feet with

£37,000

Life changing customer incidents - when life takes an unexpected turn



Accident

Fell off a ladder

Mr D is a mason and was working with stone. During his working day he slipped, falling off a ladder. He sustained multiple fractures and was hospitalised following the accident.



What MetLife did

Mr D had 4 units of cover and MetLife paid out £8,000 for a major broken bone, a minor broken bone and 22 days hospital admission.



Settlement

We helped him focus on his recovery with

£8,000

Life changing customer incidents - when life takes an unexpected turn



Incident

Stroke hospitalisation

Mr R, a builder, took out a policy with MetLife in June 2017. On the 11th June 2018 MetLife was made aware that Mr R had suffered a stroke and was in hospital. The claim form was received on 15th October 2018 and MetLife paid the claim in full on 18th October 2018.



What MetLife did

Mr R was in hospital for a total of 112 days and MetLife paid the maximum 90 day benefit totalling £22,500. This payment was made to support Mr R in his recovery following his stroke. Mr R had taken out the policy over 12 months ago and he was eligible to claim on UK hospitalisation benefit for sickness.



Settlement

We helped him focus on his recovery with

£22,500

Life changing customer incidents - when life takes an unexpected turn



Accident

Machinery accident at work

Mr X was working in a factory where his job involved using heavy machinery and equipment. A piece of machinery become blocked. He stepped into the machine to help fix it. The machinery began working whilst Mr X was trapped in it. The Coroner's verdict was accidental death.



What MetLife did

Mr X had 4 units of cover. Upon receiving the Coroner's verdict, MetLife paid his family £200,000.



Settlement

We helped the family with a payment of

£200,000

Life changing customer incidents - when life takes an unexpected turn



Incident

Contracted pneumonia

Mr B was admitted to hospital for pneumonia. He was so poorly that he was in hospital for almost 3 months.



What MetLife did

Mr B had 2 units of cover. Within 7 days of receiving his claim form, MetLife assessed his claim and paid out £8,400 for 84 days hospital admission. Mr B was eligible for the sickness cover as he had had his policy for more than 12 months.



Settlement

We helped him focus on his recovery with

£8,400

Life changing customer incidents - when life takes an unexpected turn



Incident

Passed away

Mr S was unwell and admitted to hospital. His condition deteriorated and due to a number of conditions, including multiple organ failure, he passed away.



What MetLife did

Mr S had 5 units of cover. His next of kin submitted the claim and MetLife paid his family £5,250 for funeral cover and 1 day hospital admission.



Settlement

We helped the family with a payment of

£5,250

Life changing customer incidents - when life takes an unexpected turn



Accident

Hit by a lorry

Mr O was hit by a large lorry. He suffered life changing injuries, including multiple fractures and a brain injury. He was in intensive care. Mr O's mother has since confirmed that Mr O is now undergoing rehabilitation and is able to go home at the weekends.



What MetLife did

Mr O had 4 units of cover. Despite the complex nature of his injuries, MetLife paid out £200,000 within 5 weeks. This is the maximum MultiProtect payment we are able to make for 4 units of cover for the Total Permanent Disablement benefit.



Settlement

We helped them focus on their recovery with

£200,000

**Do you need support with a claim?
We're ready to help you.**

Call: **01273 872492** or **0800 917 1333**

Email: **claims@metlife.uk.com**

General enquiries: **0800 917 0100**

Visit **metlife.co.uk/multiprotect**

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