

MortgageSafe



Protection in the moments that matter

MortgageSafe is simple, affordable, and easy to buy.

If you have an accident or are ill and unable to work, MortgageSafe will pay lump sums of money to help with your monthly mortgage payments, so your clients can go on enjoying their home while they get better.

Last October, MetLife launched the Everyday Risk Report. The first report of its kind, the Everyday Risk Report has been created from a comprehensive range of data sources, shining a light on the scale of risk we in the UK face every day. Download the report <u>here</u>.

The following real-life examples, alongside data in the Everyday Risk Report, highlight the ways in which a MortgageSafe policy can help protect your clients in the moments that matter.







MetLife Protection Portfolio claims in numbers



27,112

Total claims paid



£27,058,980

Total value of claims paid



15,337

Hospitalisation claims paid



9,664

Broken bones claims paid

Source: MetLife protection portfolio period 1st January to 31st December 2024 inclusive. Figures based on UK working days during this period.



MetLife Protection Portfolio claims in numbers



702

Active lifestyle claims paid



717

Funeral benefit claims paid



6,536

Child claims paid

Source: MetLife protection portfolio period 1st January to 31st December 2024 inclusive. Figures based on UK working days during this period.

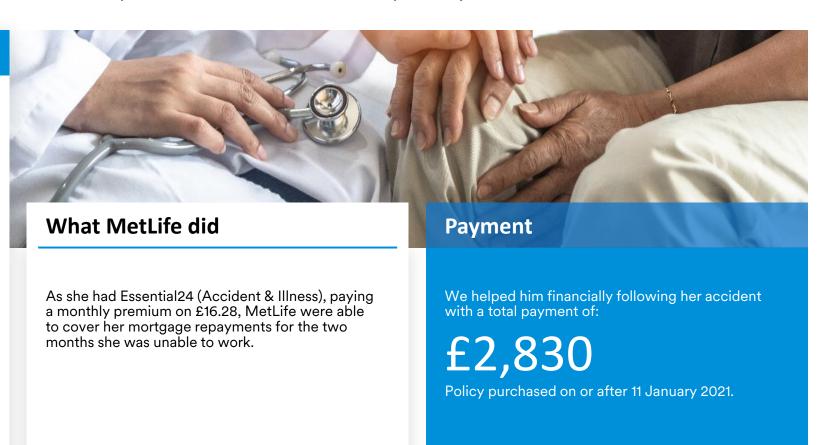


Financial Adviser

453,004 people were unexpectedly admitted to hospital as a result of falls and trips last year*

Incident

Ms R, a financial adviser, slipped on the ice and broke her leg. And as a result, was unable to work for two months.



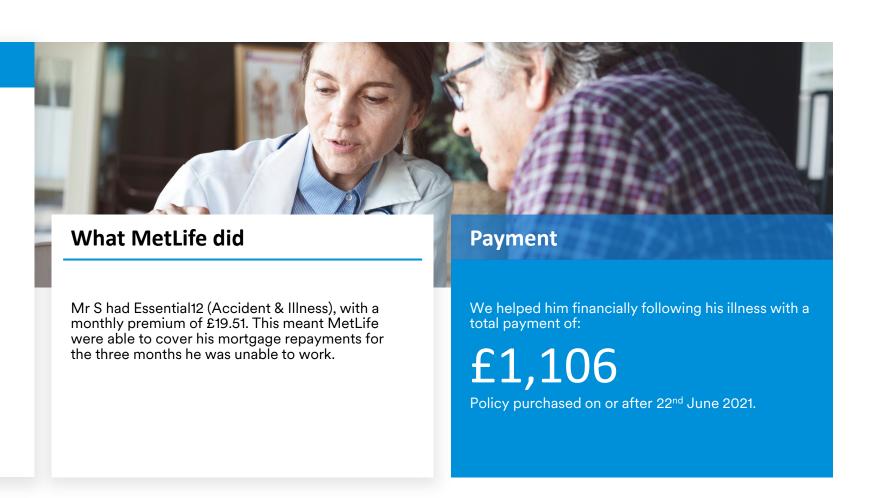
*Source: Everyday Risk Report p5, https://digital.nhs.uk/data-and-information/publications/statistical/hospital-admitted-patient-care-activity/2022-23



Builder

Incident

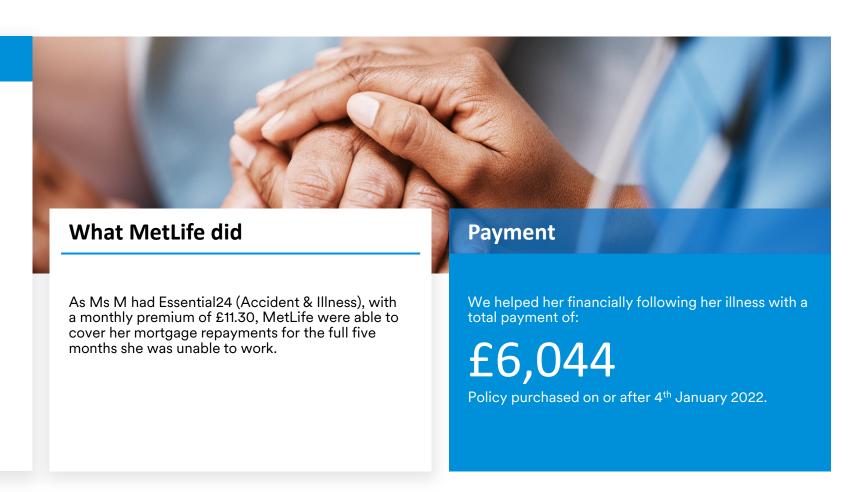
Mr S, a builder, suffered with Bronchitis and Pneumonia which meant he was unable to work for a period of three months.



Administration Manager

Incident

Ms M, an administration manager, unfortunately suffered a traumatic event, and as a result developed severe PTSD, anxiety and depression. This meant she was unable to work for a period of five months.



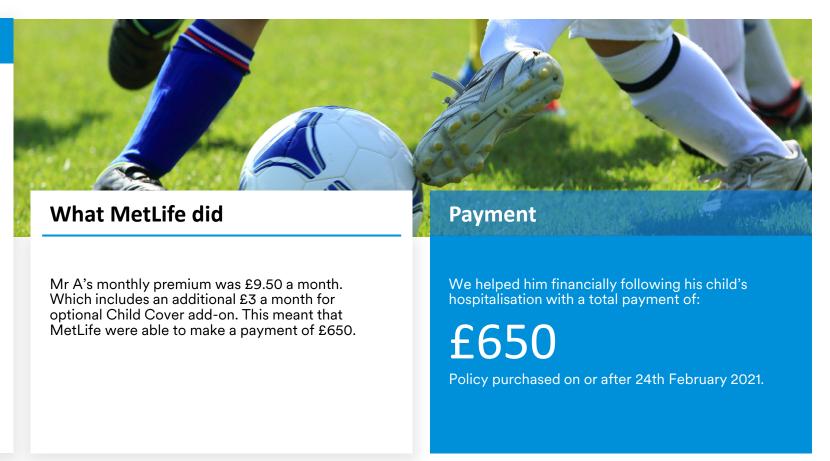
Social Worker

1 in 3 people in England had to go to hospital throughout 2022/23*

Incident

Mr A is a social worker, who held a Core (Accident Only) MortgageSafe policy, with optional Child Cover add-on.

His child was playing football when he broke his femur and as a result was hospitalised for three days.



*Source: Everyday Risk Report p24, https://digital.nhs.uk/data-and-information/publications/statistical/hospital-admitted-patient-care-activity/2022-23

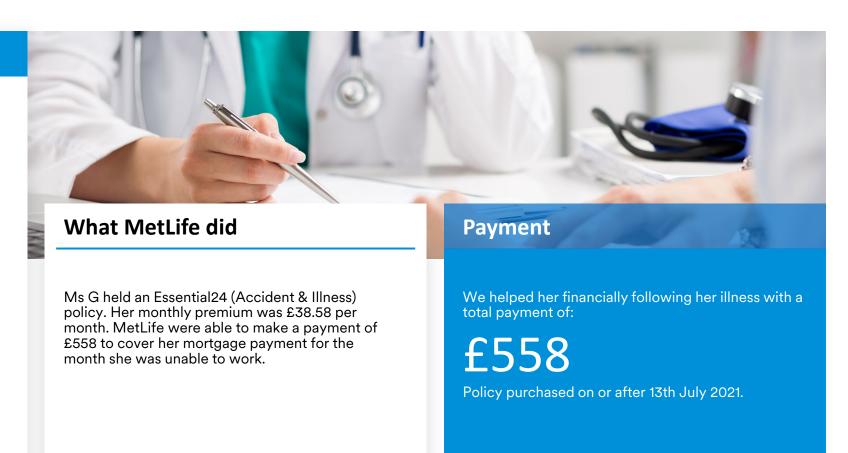


Self-Employed Business Owner

The self-employed are more financially vulnerable to lost income from illness or accidents*

Incident

Ms G, a self-employed business owner, was unable to work for one month after suffering an issue with the nerve in her ulna.



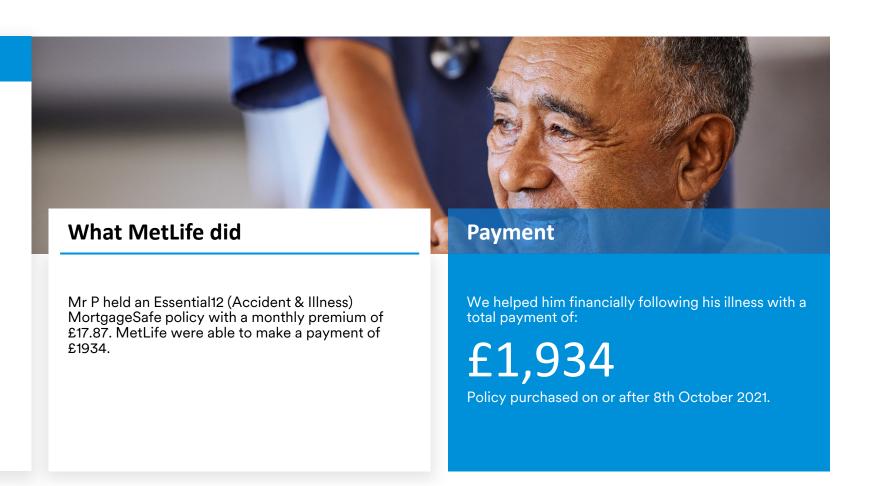
*Source: Everyday Risk Report p10, https://researchbriefings.files.parliament.uk/documents/CBP-9366/CBP-9366.pdf



Maintenance Technician

Incident

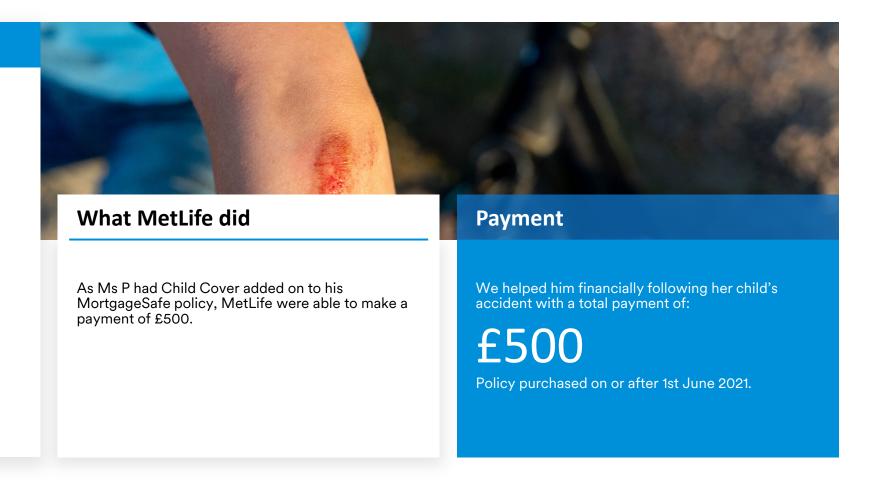
Mr P, a maintenance technician, was unable to work for a period of three months due to suffering from a hernia.



Factory Worker

Incident

Ms P, a factory worker, held an Essential (Accident & Illness) policy, with optional Child Cover add on. Unfortunately, her son suffered a broken radius after falling off a scooter.





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For every moment, there's MetLife