



MortgageSafe



Real-life
claim stories

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

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 [here](#).

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.



What MetLife did

As she had Essential24 (Accident & Illness), paying a monthly premium on £16.28, MetLife were able to cover her mortgage repayments for the two months she was unable to work.

Payment

We helped him financially following her accident with a total payment of:

£2,830

Policy purchased on or after 11 January 2021.

*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.

What MetLife did

Mr S had Essential12 (Accident & Illness), with a monthly premium of £19.51. This meant MetLife were able to cover his mortgage repayments for the three months he was unable to work.

Payment

We helped him financially following his illness with a total payment of:

£1,106

Policy purchased on or after 22nd June 2021.



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.

What MetLife did

As Ms M had Essential24 (Accident & Illness), with a monthly premium of £11.30, MetLife were able to cover her mortgage repayments for the full five months she was unable to work.

Payment

We helped her financially following her illness with a total payment of:

£6,044

Policy purchased on or after 4th January 2022.

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.



What MetLife did

Mr A's monthly premium was £9.50 a month. Which includes an additional £3 a month for optional Child Cover add-on. This meant that MetLife were able to make a payment of £650.

Payment

We helped him financially following his child's hospitalisation with a total payment of:

£650

Policy purchased on or after 24th February 2021.

*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.

What MetLife did

Ms G held an Essential24 (Accident & Illness) policy. Her monthly premium was £38.58 per month. MetLife were able to make a payment of £558 to cover her mortgage payment for the month she was unable to work.

Payment

We helped her financially following her illness with a total payment of:

£558

Policy purchased on or after 13th July 2021.



*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.

What MetLife did

Mr P held an Essential12 (Accident & Illness) MortgageSafe policy with a monthly premium of £17.87. MetLife were able to make a payment of £1934.

Payment

We helped him financially following his illness with a total payment of:

£1,934

Policy purchased on or after 8th October 2021.

Factory Worker

Incident

Ms P, a factory worker, held an Essential12 (Accident & Illness) policy, with optional Child Cover add on. Unfortunately, her son suffered a broken radius after falling off a scooter.

What MetLife did

As Ms P had Child Cover added on to his MortgageSafe policy, MetLife were able to make a payment of £500.

Payment

We helped him financially following her child's accident with a total payment of:

£500

Policy purchased on or after 1st June 2021.



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3202.1.Jan25