

# EverydayProtect Policy Summary

Insurer: MetLife Europe d.a.c.

Product: EverydayProtect

This is a summary of the insurance policy called EverydayProtect. It includes information on the benefits provided by the policy and explains the main exclusions and restrictions. This summary does not contain the full terms of your policy – you should read the EverydayProtect Policy Terms and Conditions and policy documentation to find out more.

When you take out EverydayProtect, you will also receive a personalised Policy Schedule showing details of your policy, including how many units of cover you selected and any optional cover you added.

## What is EverydayProtect?

EverydayProtect can help you cope financially and minimise disruption to normal life by providing a lump sum if you suffer an injury, die or have to spend time in a UK hospital as a result of an accident. An accident is a sudden event which happens by chance and couldn't be expected. EverydayProtect provides cover for a wide range of accidental injuries from broken bones to those that could have a significant impact on your life. After 12 months, it also covers you for stays in a UK hospital for sickness and pregnancy-related complications. The optional cover available for children and active lifestyles allow you to tailor your protection to your needs, in order to help support you through the disruption to normal life. You should review and update your Protection cover periodically to ensure it remains adequate.



### What is insured?

Under EverydayProtect you are insured for:

- ✓ Accidental death
- ✓ Broken bones – caused by an accident
- ✓ Accidental permanent injuries
- ✓ Accidental total permanent disablement - *unable to look after yourself ever again*
- ✓ UK hospital stays due to accidents, and from 12 months you are also covered for hospital stays due to sickness
- ✓ Death from non-accidental causes

### Optional Cover

In order to support you through the disruption to normal life, the policy offers the following optional cover which can also provide a lump sum benefit:

#### Child Cover

- Covers your children for the same events as above (except for non-accidental death).
- Covers diagnosis of cancer.

Children can be covered from birth to their 23rd birthday.

Child Cover can be added at any time as long as you have at least one eligible child aged under 18 when you add it. It can be removed from the policy at any time.

### Active Lifestyle Cover

- Covers the policyholder for specific dislocations, tendon ruptures or ligament tears as a result of an accident, in order to help you get back on track.

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### What is not insured?

The following are summaries of the most significant exclusions under the policy where it would not pay a claim:

- X Travel to a country where the Foreign, Commonwealth & Development Office advises against travel
- X Psychiatric illness, depression, mental or anxiety disorders or stress-related conditions
- X Actual or attempted suicide or self-inflicted injury by the policyholder
- X Active participation in an actual or attempted illegal act, including road traffic offences
- X Participation in some sporting activities including playing professional sport and contests of speed
- X War or act of foreign enemy
- X Assault or fighting
- X Where consumption of alcohol or other substances was a significant factor
- X Unreasonable failure to seek medical advice after symptoms have been noticed or injury has been suffered
- X Carrying out military duties
- X Certain activities as part of the policyholder's occupation, as specified in the Policy Terms & Conditions

- X Aerial flight (including the use of a wingsuit), other than as a passenger, cabin crew or flight crew, of a licenced airline or charter service.

Please refer to the Policy Terms and Conditions for more information on the exclusions above (section - *What your policy doesn't cover*).

- X Hospital stays in non-UK hospitals
- X Hospital stays for optional surgery (apart from for voluntary organ donation)
- X Hospital stays for sickness, or for pregnancy-related complications, during the first 12 months of your policy

Please refer to the Policy Terms and Conditions (section - *What your policy covers - Core Cover. Hospitalisation*) for more information.

- X Broken bones caused by osteoporosis, brittle bone disease, or other degenerative bone disorder
- X Stress fractures, bruised bones or micro-fractures
- X A broken nose

Please refer to the Policy Terms and Conditions (section - *What your policy covers - Core Cover. Broken Bones*) for more information.

- X Mild or moderate ligament or tendon injuries
- X Dislocation of the fingers, thumbs or toes

Please refer to the Policy Terms and Conditions (Section - *What your policy covers - Optional cover. Active Lifestyle Cover*) for more information.



### Are there any restrictions on cover?

! When you reach your 70th birthday, benefits under Core Cover, and Active Lifestyle Cover (if selected) are reduced by 50% until your 75th birthday, when the policy terminates.

! The maximum number of units you can have across Accident Protection, EverydayProtect and MultiProtect policies is 5. If this is exceeded, the maximum benefit payable will be based on 5 units of cover. Overpaid premiums will be refunded.

! The maximum total benefit payable for a single insured event suffered by the policyholder is £50,000 per unit of cover. Once the maximum benefit has been paid, your policy will end.

! Hospital stays must be for at least 24 hours in order for benefit to be payable (hospital stays due to pregnancy-related complications must be at least 5 consecutive days).

Please refer to the Policy Terms and Conditions for more information on the Hospitalisation benefit and the exclusions that apply (section - *What your policy covers - Core Cover. Hospitalisation*).

! The maximum number of units an eligible child can be covered for across Accident Protection, EverydayProtect and MultiProtect policies is 10. If this is exceeded, the maximum benefit payable will be based on 10 units of cover. Overpaid premiums will be refunded.

! No cancer benefit is payable under Child Cover if the child has previously been diagnosed, or had tests or investigations, which led to the diagnosis of cancer prior to the policy start and within 90 days of the cover start date.

! Children are not eligible for non-accidental death cover, or Active Lifestyle Cover.

Please refer to the Policy Terms and Conditions for more information on the Child Cover benefit and the exclusions that apply (section - *What your policy covers. Optional cover. Child Cover*).

! Active Lifestyle Cover can only be added at the start of the policy and therefore if removed, cannot be added again.

! Active Lifestyle Cover covers one dislocation and/or one tendon rupture or complete (Grade 3) ligament tear in a policy year.

! Dislocations under Active Lifestyle Cover are only covered where both a radiological scan and surgical intervention under anaesthetic are carried out.

! For partial (grade 2) ligament tears, we will pay 50% of the benefit.

Please refer to the Policy Terms and Conditions for more information on the Active Lifestyle Cover benefit and the exclusions that apply (section - *What your policy covers - Optional cover. Active Lifestyle Cover*).

## Who can take out EverydayProtect?

You may take out EverydayProtect if you are aged at least 18 but less than 65 and you are a UK resident.

You do not need to answer any medical questions to take out the policy.

## Where am I covered?

You are covered for accidents wherever they occur, however your claim needs to be supported by a registered medical practitioner in the UK. You can only claim for hospital stays in UK hospitals.

## When does my policy start and end?

The policy start date is shown on your Policy Schedule.

The cover continues until the earliest of the following:

- your 75th birthday;
- you stop being a UK resident;
- payment of the benefit for Total Permanent Disablement - *unable to look after yourself ever again* of you;
- payment of the maximum total benefit for a single insured event suffered by you;
- your death;
- you stop paying the premium
- you cancel the policy.

Where Child Cover has been selected, cover for an eligible child continues until the earliest of the following (including what has been outlined above):

- the child's 23rd birthday;
- the child is no longer a UK resident;
- payment of the benefit for Total Permanent Disablement - *unable to look after yourself ever again* of the child; and
- payment of the maximum benefit for a single insured event for that child;
- the child's death.

## How do I cancel the contract?

You can cancel the policy at any time by writing to us or calling us.

- If you cancel within 30 days of receiving the Policy Terms and Conditions you will be entitled to a full refund of any premiums you have paid up to that time, providing you have not made a claim.
- If cover is cancelled after the first 30 days, no refund of premiums will be paid.
- Active Lifestyle Cover and Child Cover can be cancelled at any time.

You can telephone us on 0800 917 0100 or 01273 872456 (9am - 5pm Monday to Friday) or write to MetLife, PO Box 1411, Sunderland SR5 9RB.

## How do I make a claim?

If you wish to make a claim, you should contact us as soon as possible after the event to give us all the required information. To register a claim you can call us on 0800 917 0100 (option 2). You can also write to us at MetLife Claims Team, PO Box 1411, Sunderland SR5 9RB or email us at [claims@metlife.uk.com](mailto:claims@metlife.uk.com).

Please refer to the Policy Terms and Conditions for more information on how to make a claim (section - *How to make a claim*).

## How do I make a complaint?

We hope that you will be happy with our service. If for any reason you are not happy, we would like to hear from you. In the first instance, telephone us on 0800 917 0100 or 01273 872456 (9am - 5pm Monday to Friday) or write to MetLife, PO Box 1411, Sunderland SR5 9RB.

Information regarding our internal procedures for the handling of complaints can be found in the complaints section on our website at [www.metlife.co.uk](http://www.metlife.co.uk)

If you are not satisfied with our response to your complaint, you can ask the Financial Ombudsman Service to review the case.

You can contact them on 0800 023 4567 or by writing to: Financial Ombudsman Service, Exchange Tower, Harbour Exchange, London E14 9SR. Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Referring your complaint to the Financial Ombudsman Service will not affect your right to take legal proceedings.

## Would I receive compensation if MetLife were unable to meet its liabilities?

MetLife has taken steps to ensure all our UK customers are eligible to apply for compensation through the Financial Services Compensation Scheme (FSCS). In the event of a firm covered by the scheme being unable to meet its financial obligations, the FSCS will seek to transfer policyholders and their benefits to another provider who can. If they are unable to do this, policyholders may be eligible for compensation.

## Additional Important Policy Information

### When and how do I pay?

- Premiums are payable monthly in advance.
- Premiums are payable by Direct Debit from a UK bank account.

### What are my obligations?

- You must take reasonable care to provide complete and accurate answers to our questions when you take out or make changes to your policy.
- To select, with your financial adviser, the level of cover you need.
- To notify us if you change address, or have changed your contact details.
- To pay the premiums due.
- To let us know if you stop being a UK resident.
- To review and update your cover periodically to ensure it remains adequate.
- If you select Child Cover, to let us know once all of your children are no longer eligible (e.g. they have all turned 23). We will remove Child Cover from your policy and reduce your premium accordingly.

### How is EverydayProtect taxed?

Any benefits paid out from the policy are free from UK income tax and capital gains tax. However, inheritance tax may be due on any payment made after the death of a person covered by the policy described above. Tax is based on personal circumstances and subject to change.

### Law

This policy and any dispute or claim arising out of or in accordance with it or its subject matter or formation (including non-contractual disputes or claims) shall be governed by and construed in accordance with the laws of England and Wales, and shall be subject to the exclusive jurisdiction of the courts of England and Wales.

### Financial strength

If you'd like to know more about our financial strength, including our Solvency and Financial Condition Report (SFCR), please visit our website at [www.metlife.eu/financial-reports](http://www.metlife.eu/financial-reports).

## How much does the policy cost?

You can choose up to 5 units of cover – the more units you buy, the higher your benefits will be.

	1 Unit	2 Units	3 Units	4 Units	5 Units
Core Cover	£10 per month	£20 per month	£30 per month	£40 per month	£50 per month
Child Cover	+£2 per month	+£4 per month	+£6 per month	+£8 per month	+£10 per month
Active Lifestyle Cover	+£1 per month	+£2 per month	+£3 per month	+£4 per month	+£5 per month

We monitor the premium needed to provide the policy benefits, and we can increase or decrease the premium for existing policies no more than every 5 years under specific circumstances set out in the Policy Terms and Conditions. Any change in premium is not based on a policyholder's individual circumstances.

For illustration purposes, if you keep the EverydayProtect policy for 5 years, 10 years, or 20 years the total cost of premium over that period would be as detailed below. The total costs vary depending on how many units of cover you select, and which optional add-ons (Child Cover, or Active Lifestyle Cover) you have on your policy.

Monthly cost				Total Cost								
				Core only cover			Core Cover plus Child Cover			Core Cover plus both add-ons		
Units	Core Cover	Child Cover add-on	Active Lifestyle Cover add-on	5 years	10 years	20 years	5 years	10 years	20 years	5 years	10 years	20 years
1	£10	£2	£1	£600	£1,200	£2,400	£720	£1,440	£2,880	£780	£1,560	£3,120
2	£20	£4	£2	£1,200	£2,400	£4,800	£1,440	£2,880	£5,760	£1,560	£3,120	£6,240
3	£30	£6	£3	£1,800	£3,600	£7,200	£2,160	£4,320	£8,640	£2,340	£4,680	£9,360
4	£40	£8	£4	£2,400	£4,800	£9,600	£2,880	£5,760	£11,520	£3,120	£6,240	£12,480
5	£50	£10	£5	£3,000	£6,000	£12,000	£3,600	£7,200	£14,400	£3,900	£7,800	£15,600

## What am I covered for?

The tables below show the benefits paid for valid claims.

Core Cover	1 Unit	2 Units	3 Units	4 Units	5 Units
<b>Broken bones</b>					
Major (arm, ankle, back, hip, leg, mandible, neck, pelvis, shoulder, wrist, skull - not including facial bones or ear bones)	£1,000	£2,000	£3,000	£4,000	£5,000
Minor (ear bones, facial bones other than the mandible but excluding the nose, any other bone not listed as Major)	£250	£500	£750	£1,000	£1,250
<b>Hospitalisation in the UK (per 24 hour period) as a result of accident or sickness</b>					
Hospital admission due to sickness is covered once you've held the policy for at least 12 months	£50	£100	£150	£200	£250
<b>Accidental permanent injury</b>					
Paralysis of limbs – <i>total and irreversible</i>	£25,000	£50,000	£75,000	£100,000	£125,000
Blindness in both eyes – <i>permanent and irreversible</i>	£20,000	£40,000	£60,000	£80,000	£100,000
Loss of both hands or both feet – <i>permanent physical severance</i>	£20,000	£40,000	£60,000	£80,000	£100,000
Deafness in both ears – <i>permanent and irreversible</i>	£7,500	£15,000	£22,500	£30,000	£37,500
Loss of use of elbow, hip, shoulder, knee, ankle, wrist	£7,500	£15,000	£22,500	£30,000	£37,500
Loss of one hand or foot – <i>permanent physical severance</i>	£7,500	£15,000	£22,500	£30,000	£37,500
Loss of thumb	£7,500	£15,000	£22,500	£30,000	£37,500
Third-degree burns - covering 20% of the body's surface	£7,500	£15,000	£22,500	£30,000	£37,500
Loss of major organ (kidney, spleen, lung, pancreas, urinary bladder or stomach)	£7,500	£15,000	£22,500	£30,000	£37,500
Blindness in one eye – <i>permanent and irreversible</i>	£7,500	£15,000	£22,500	£30,000	£37,500
Loss of speech – <i>total permanent and irreversible</i>	£7,500	£15,000	£22,500	£30,000	£37,500
Deafness in one ear - permanent and irreversible	£2,500	£5,000	£7,500	£10,000	£12,500
Loss of finger (not thumb) or toe	£2,500	£5,000	£7,500	£10,000	£12,500
<b>Total permanent disablement - <i>unable to look after yourself ever again</i> (due to accidental injury only)</b>					
	£50,000*	£100,000*	£150,000*	£200,000*	£250,000*
<b>Accidental death</b>					
	£20,000	£40,000	£60,000	£80,000	£100,000
<b>Non-accidental death</b>					
Within 1 year	Premiums refunded	Premiums refunded	Premiums refunded	Premiums refunded	Premiums refunded
Year 2	£1,000	£2,000	£3,000	£4,000	£5,000
Years 3-4	£1,500	£3,000	£4,500	£6,000	£7,500
Year 5+	£2,000	£4,000	£6,000	£8,000	£10,000

\*The benefit amount payable for Total Permanent Disablement will be reduced by the amount already paid in connection with the same accident that caused your total disablement.

The maximum total amount payable for a single insured event, for any combination of Core Cover benefits, is £50,000 per unit of cover. Once the maximum benefit amount has been paid, your policy will end.

The benefit amounts payable for Core Cover are reduced by 50% from the policyholder's 70th birthday.

<b>Child Cover (optional)</b>	<b>1 Unit</b>	<b>2 Units</b>	<b>3 Units</b>	<b>4 Units</b>	<b>5 Units</b>
<b>Broken bones</b>					
Major (arm, ankle, back, hip, leg, mandible, neck, pelvis, shoulder, wrist, skull- not including facial bones or ear bones)	£250	£500	£750	£1,000	£1,250
Minor (ear bones, facial bones other than the mandible and excluding the nose, any other bone not listed as Major)	£50	£100	£150	£200	£250
<b>Hospitalisation in the UK (per 24 hour period) as a result of accident, sickness, or due to self-inflicted injury</b>					
Hospital admission due to sickness, or self-inflicted injury is covered once the Child Cover has been held for at least 12 months	£20	£40	£60	£80	£100
<b>Accidental permanent injury</b>					
Paralysis of limbs – <i>total and irreversible</i>	£5,000	£10,000	£15,000	£20,000	£25,000
Blindness in both eyes – <i>permanent and irreversible</i>	£4,000	£8,000	£12,000	£16,000	£20,000
Loss of both hands or both feet – <i>permanent physical severance</i>	£4,000	£8,000	£12,000	£16,000	£20,000
Deafness in both ears – <i>permanent and irreversible</i>	£2,000	£4,000	£6,000	£8,000	£10,000
Loss of use of elbow, hip, shoulder, knee, ankle, wrist	£2,000	£4,000	£6,000	£8,000	£10,000
Loss of one hand or foot – <i>permanent physical severance</i>	£2,000	£4,000	£6,000	£8,000	£10,000
Loss of thumb	£1,000	£2,000	£3,000	£4,000	£5,000
Deafness in one ear – <i>permanent and irreversible</i>	£1,000	£2,000	£3,000	£4,000	£5,000
Loss of major organ (kidney, spleen, lung, pancreas, urinary bladder or stomach)	£1,000	£2,000	£3,000	£4,000	£5,000
Blindness in one eye – <i>permanent and irreversible</i>	£1,000	£2,000	£3,000	£4,000	£5,000
Loss of speech – <i>total permanent and irreversible</i>	£1,000	£2,000	£3,000	£4,000	£5,000
Burn - referred to a specialist burns unit due to its severity, covering at least 5% total body surface area	£1,000	£2,000	£3,000	£4,000	£5,000
Loss of finger (not thumb) or toe	£250	£500	£750	£1,000	£1,250
<b>Total permanent disablement - <i>unable to look after yourself ever again (due to accidental injury only)</i></b>					
	£5,000 <sup>^</sup>	£10,000 <sup>^</sup>	£15,000 <sup>^</sup>	£20,000 <sup>^</sup>	£25,000 <sup>^</sup>
<b>Cancer - <i>as defined in the policy Terms &amp; Conditions</i></b>					
	£5,000	£10,000	£15,000	£20,000	£25,000
<b>Accidental death</b>					
	£4,000	£8,000	£12,000	£16,000	£20,000

<sup>^</sup>The Child Cover benefit amount payable for Total Permanent Disablement will be reduced by the amount already paid in connection with the same accident that caused the child's total disablement.

The maximum total amount payable for a single insured event, for any combination of Child Cover benefits, is £5,000 per unit of cover.

Non-accidental death benefit is not included under Child Cover. Please see the Policy Terms and Conditions for full details.



Active Lifestyle Cover (optional)	1 Unit	2 Units	3 Units	4 Units	5 Units
Dislocation (excluding fingers, thumbs and toes)	£1,000	£2,000	£3,000	£4,000	£5,000
Ligament tear - complete (grade 3) tear of knee or ankle joint ligament	£1,000	£2,000	£3,000	£4,000	£5,000
Ligament tear - partial (grade 2) tear of knee or ankle joint ligament	£500	£1,000	£1,500	£2,000	£2,500
Tendon rupture (to Achilles, hamstring, bicep brachii (upper arm), quadriceps, or rotator cuff)	£1,000	£2,000	£3,000	£4,000	£5,000

### Limitations to benefits

In each policy year, Active Lifestyle Cover pays benefit for:

- one dislocation; and/or
- one tendon rupture or grade 3 / grade 2 ligament tear

Dislocations: only dislocations which undergo a radiological scan and surgical intervention under anaesthetic are covered.

Ligament tears: If benefit has previously been paid for a partial (grade 2) ligament tear in a policy year, benefit for a subsequent complete (grade 3) ligament tear in the same year will be the same as that paid for a partial (grade 2) ligament tear.

Benefit payable is reduced by 50% from the policyholder's 70th birthday.

Children are not covered under Active Lifestyle Cover.

Please see the Policy Terms and Conditions for full details.

**Tel: 0800 917 0100**

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