

# FOCUS



[paradigm.co.uk/protection](http://paradigm.co.uk/protection)



# Introduction

MetLife Europe first opened its doors in 2007, bringing a unique range of innovative policies and services to people across the UK. MetLife Europe is registered in Dublin, Ireland, and our UK offices are in London and Brighton.

Their market-leading, flexible policy range is only available through financial advisers and intermediaries, and their focus is on forming lasting partnerships through individual and employee protection solutions, that help their clients navigate life.

# Claims

MetLife have a proud track record of paying claims in a quick manner, so when the unexpected things in life happen, their customers can concentrate on the really important things.

In 2023 so far, MetLife have paid 93 protection claims every working day\*, with over 6,000 claims due to hospitalisation, and almost 3,000 for child accidents and illnesses, MetLife have shown their ongoing commitment to ensuring families, as well as individuals, are protected.

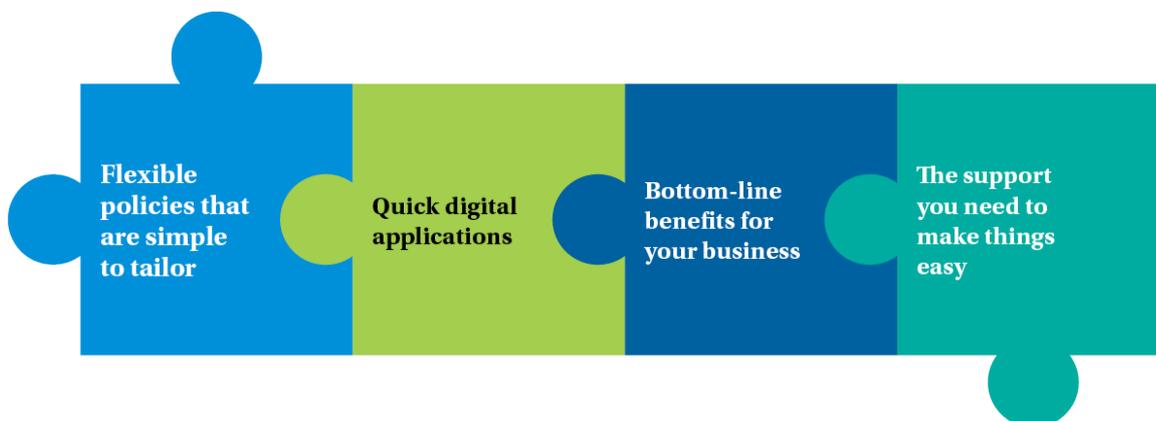
# Solving the Protection Puzzle

MetLife understand that knowing what's right for clients isn't always easy. Because everyone's different and people take out protection for different reasons, MetLife are focused on giving advisers an easier way to offer clients a tailored, personalised protection that is suitable for them.

They also know that the pieces of insurance and protection that make up an individual's package need to fit together in a way that helps protect what's most important to them in a budget-friendly, flexible way.

That's why MetLife are striving to make it easier to bring all the pieces together, and help advisers provide their clients with more personal advice.

To ensure individual protection can cover a range of customer needs, they offer two simple and affordable products to help your clients live the lives they love, without worrying about the unexpected...



# EverydayProtect

EverydayProtect is just that; for the every day. It's something so ordinary that it can be a part of almost any client conversation – part of everyday business.

EverydayProtect provides financial support for your clients 24/7 worldwide, covering a range of injuries from broken bones to those that could have significant impact on their lives. Your clients will also be covered if they have to spend time in a UK hospital and, with our optional cover, children can be protected too.

## Who is EverydayProtect for?

- Families, large or small
- The self-employed
- Those with active lifestyles

With EverydayProtect, your clients will also have unlimited access to our Wellbeing Support Centre, which offers a wealth of resources that can help them start building a more positive future today.

## Core Cover

EverydayProtect's Core Cover is designed to make protection accessible to a range of people for common accidents and illnesses. Core Cover includes:

- Major broken bone benefit of £800 per bone, and minor broken bone benefit of £200 per bone
- UK hospitalisations for accidental injury is available as soon as an application is accepted
- Hospitalisation cover for illness is available once the policy has been held for 12 months, and now includes pregnancy related complications for hospital stays of five days or more
- Hospitalisation due to sickness is available once the policy has been active for a year
- Maximum non-accidental death benefit is £10,000, and the maximum accidental death benefit is £200,000
- Maximum benefit for accidental permanent injuries and total permanent disability is £250,000

The entry age ranges from between your client's 18th and 65th birthdays, and will expire on their 75th birthday.

Cover starts from just £9 per month – and so you can tailor EverydayProtect to your clients – optional add-ons are available for just £1 per unit per month. Have a look at the optional cover range.

## Child Cover

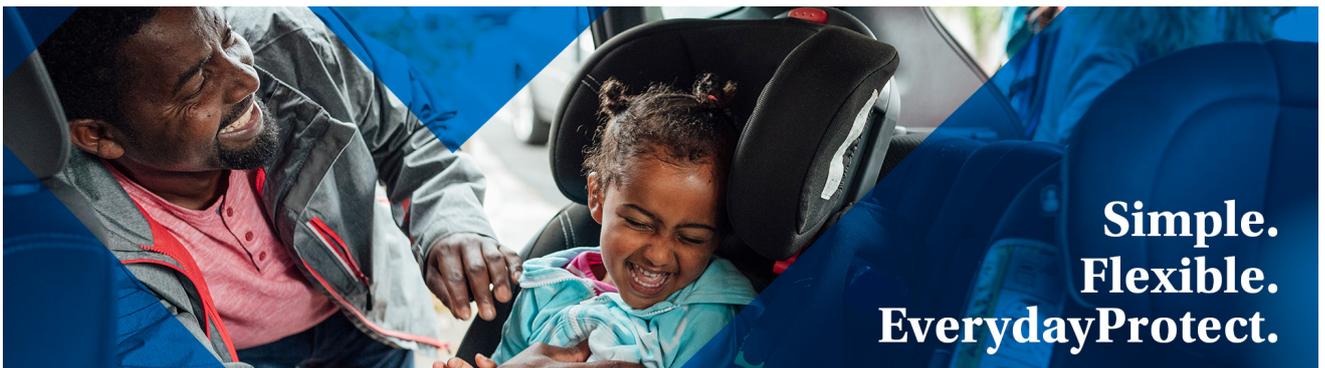
For families, ensuring children are protected can be crucial to keeping the finances in order when the unexpected happens. Child Cover provides the same protection for a client's children as for them, and what's more, it doesn't matter how many children your client has, one Child Cover policy covers all eligible children in a family.

## Active Lifestyle Cover

Clients with more active lifestyles, such as those who play a lot of sports, can be more suspect to unexpected injuries. With Active Lifestyle Cover, clients can also be protected against complete ligament tears, partial ligament tears – which pay out at 50% the benefit of a complete tear – as well as accidental dislocations, and tendon ruptures.

## Specialist Healthcare Cover

Those who work in a healthcare setting can be more exposed to certain illnesses. Specialist Healthcare Cover ensures those particular clients can access more protection against specified infectious illnesses.



# MortgageSafe

## protection for mortgage repayments

Whether your client is a first-time buyer or is returning to the property market, everyone should be able to protect their home. But it's not just an affordable policy that they need – it's also about giving them the cover they deserve.

That's where MortgageSafe comes in. With MortgageSafe, MetLife's accessible, affordable policy, clients can be confident their mortgage repayments are protected if they have an accident or are ill and can't work, so aren't earning their usual income as a result.

MortgageSafe is designed to cover their monthly mortgage repayments from the first day they're unable to work, it has no or limited underwriting, and can cover up to £1,500 per month for up to two years.

There are two simple cover levels; Core, which provides cover for accidents for up to 12-months, and Essential, which can provide cover for accidents and illness for up to either 12- or 24-months.

### Who is MortgageSafe for?



- Accident-only cover
- Covers 12 months of mortgage repayments
- No underwriting



- Accident and illness cover
- Covers 12 or 24 months of mortgage repayments (**Essential12 and Essential24**)
- Minimal underwriting – just five health questions

#### Who could benefit most?

Everyone should have a safety net to protect themselves should something happen but there are some who need it more than others. Here are some examples:

##### Those who don't have adequate sick pay

Almost 1/4 of workers only receive statutory sick pay if they are off work sick. There are also around 4.5m self-employed workers who don't qualify at all.\*\*

##### Those with little to no savings

Around a third of people in the UK have less than £600 in savings, and around one in ten have no savings at all.\*\*\*

##### More flexible:

- **Core:** accident-only cover
- **Essential:** accident and illness cover
- **Optional Child Cover available**

##### More personal

- **12 or 24 months** of cover on **Essential policies**
- For mortgage repayments between £200–£1,500 per month
- Covers up to 110% of the value of your monthly repayments

#### Those who rely on one income

85% of people are reliant on a partner or spouse making at least 40–60% of their monthly outgoings. 21% of people are single homeowners.\*\*

#### Those with pre-existing medical conditions

With no family history, just five health questions for accident and illness cover and no underwriting on accident only cover.

#### Those who can't afford an expensive policy

For those looking for a policy that can pay up to £1,500 per month in benefits, MortgageSafe could be a cost-effective option.

##### More straightforward:

- No family history required
- No underwriting on Core cover
- **Only five health questions for Essential cover**

##### More benefits

- Backdated benefit pay to day one
- A short four-week waiting period when a claim is made
- **Unlimited number of claims**



\*\* Sick pay that works; TUC report on the urgent need for reform. Accessed 8th August 2022

\*\*\* UK Savings Statistics 2021 (How Much Do Brits Save?) Accessed 8th August 2022

# ChildShield

Until now, parents have needed to take out a policy for themselves if they wanted to protect their children. But we know that's not always an option. That's why we launched ChildShield.

ChildShield can cover all the policyholder's children aged under 23 from the day they are born. It's a standalone product that can complement existing policies or be

taken out on its own – so clients don't need to take out a policy for themselves to be able to take out cover for their children.

There are two simple levels of cover, ChildShield Standard, and ChildShield Plus; which provides double the benefits at less than twice the cost.

	ChildShield Standard – £6 per month	ChildShield Plus – £11 per month
Minor broken bone	£100	£200
Major broken bone	£300	£600
Hospitalisation per 24-hours*	£50	£100
Intensive care unit (ICU) admission per 24-hours*	£150	£300
Bacterial meningitis	£5000	£10,000
Type-1 diabetes		
Rheumatic fever		
Burns		
Paralysis		
Cancer		
Benign brain-tumour		

\*Hospitalisation for illness, self-inflicted injuries, and pregnancy-related complications are covered once the policy has been held for 12-months

ChildShield offers flexible, affordable peace of mind for modern family life – because despite our best efforts, accidents do happen. Whether it's in the home or garden, in the park, while out and about, or playing sport – it's just part of life. And while we hate the thought of illnesses affecting our children, the truth is these can occur at any time too.



**It's a standalone product**, which means the parent or guardian doesn't need any other policies to take out ChildShield



**Providing financial protection for unexpected accidents and illnesses**, so parents can be there in the moments their children need them



**It's been designed to protect children** from birth, right up to age 22. Eligible children include:

- Biological offspring
- A legally adopted child
- A child for whom your client is the legal guardian or your client's stepchild



**There's no limit on the number of claims you can make**, or the number of children covered under the same, single policy

## Get in touch today

With policies like EverydayProtect, ChildShield, or MortgageSafe, MetLife aim to make it easier to tailor protection packages and offer the right solution for each of your clients. Learn more about the ways you can help your clients by contacting us today.

📞 Protection team: **0800 917 2221**

✉ Email: [protection@metlife.co.uk](mailto:protection@metlife.co.uk)

🌐 Adviser website:  
[metlife.co.uk/intermediary/protection-overview/](https://metlife.co.uk/intermediary/protection-overview/)

🌐 [linkedin.com/company/metlife-uk](https://linkedin.com/company/metlife-uk)

## Useful resources

- [EverydayProtect Interactive Brochure](#)
- [MortgageSafe Interactive Brochure](#)
- [ChildShield brochure](#)
- [EverydayProtect – Summary of Benefits](#)
- [MortgageSafe – Policy Summary](#)
- [ChildShield – Policy Summary](#)
- [Real-life claims case study booklet](#)



Terms and conditions, and exclusions apply

\* Claims data source: MetLife protection portfolio period 25th December 2020 to 24th June 2021. Figures based on UK working days during this period.

The MetLife Wellbeing Hub and Wellbeing Support Centre is provided by Health Assured Limited (No.6314620) registered in England at the Peninsula, Victoria Place, Manchester M4 4FB

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