

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 the level 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. The optional cover available for children, active lifestyles and healthcare workers allow you to tailor your protection to your needs in order to help support you through the disruption to normal life.



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 from 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 the same events as above for children (except non-accidental death benefit).
- Covers diagnosis of cancer – *excluding less advanced cases*.

Children can be covered from 6 months to their 18th birthday (23rd birthday if in education, unpaid traineeship /apprenticeship or with dependency on you due to mental and/or physical disability).

Cover can be selected and removed from the policy at any time.

Active Lifestyle Cover

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

Specialist Healthcare Cover

- Covers diagnosis of specified infectious illnesses in order to help minimise disruption to normal life:
 - Bacterial Meningitis;
 - Clostridium Difficile infection;
 - Human Immunodeficiency virus (HIV);
 - Hepatitis B;
 - Hepatitis C;
 - Septicaemia caused by methicillin-resistant Staphylococcus aureus (MRSA); or
 - Tuberculosis - *excluding latent tuberculosis*.

Please review and update your cover periodically to ensure it remains adequate.



What is not insured?

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

- ✗ Travel to a country where the Foreign, Commonwealth & Development Office (FCDO) advises against travel
- ✗ Psychiatric illness, depression, mental or anxiety disorders or stress-related conditions
- ✗ Actual or attempted suicide or self-inflicted injury
- ✗ Active participation in an actual or attempted illegal act, including road traffic offences
- ✗ Participation in some sporting activities including playing professional sport and contests of speed



- X War or act of foreign enemy
 - X Aerial flight (other than as fare-paying passenger)
 - X Where alcohol was a significant factor
 - X Certain tasks undertaken during employment or self-employment
 - X Any form of military service
- Please refer to the Policy Terms and Conditions for more information on the exclusions above (section – *General Exclusions*).
- X Hospital stays in non-UK hospitals
 - X Hospital stays for optional surgery
 - X Hospital stays for pregnancy-related complications of less than 5 consecutive days
 - X Hospital stays for sickness during the first 12 months
- Please refer to the Policy Terms and Conditions for more information on the Hospitalisation benefit and the exclusions that apply (section 5 - *The policy benefit - what's covered and what's not*).
- X Broken bones are not covered if caused by osteoporosis, brittle bone disease, or other degenerative bone disorder
 - X Stress fractures and bruised bones
 - X A broken nose
- Please refer to the Policy Terms and Conditions for more information on the Broken Bones benefit and the exclusions that apply (section 1 - *The policy benefit - what's covered and what's not*).
- X Soft tissue injuries
 - X Dislocation of bones of the fingers, thumbs and toes
- Please refer to the Policy Terms and Conditions for more information on the Active Lifestyle Cover benefit and the exclusions that apply (section - *Active Lifestyle Cover (optional)*).



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 benefit payable for hospital stays is 90 days per condition or event.
- ! 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 4 complete days) and must be for a complete 24 hours thereafter in order to claim for each day.

Please refer to the Policy Terms and Conditions for more information on the Hospitalisation benefit and the exclusions that apply (section 5 - *The policy benefit - what's covered and what's not*).

- ! 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, Active Lifestyle Cover or Specialist Healthcare Cover.
- Please refer to the Policy Terms and Conditions for more information on the Child Cover benefit and the exclusions that apply (section - *Child Cover (optional)*).
- ! 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 ligament tear in a policy year.
 - ! Dislocations and tendon ruptures under Active Lifestyle Cover are only covered where surgical intervention takes place.
 - ! 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 - *Active Lifestyle Cover (optional)*).

- ! Specialist Healthcare Cover can be added at any time after the start of the policy, but only once, and providing you are a healthcare worker when you select the cover. If you remove Specialist Healthcare Cover, you cannot add it again.
- ! No benefits are payable under Specialist Healthcare Cover if the member has contracted an infectious illness covered under the policy, or has been referred for tests or investigations relating to the infectious illness, before the policy start date.

Please refer to the Policy Terms and Conditions for more information on the Specialist Healthcare Cover benefit and the exclusions that apply (section - *Specialist Healthcare Cover (optional)*).

Who can take out EverydayProtect?

You may take out EverydayProtect if you are aged 18 or above, up to your 65th birthday, 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 cover starts when we accept your application – you can apply if you are aged 18 or above, up to your 65th birthday, and you are a UK resident.

The cover continues until the earliest of the following:

- your 75th birthday;
- you stopping being a UK resident;
- payment of benefit for accidental total permanent disablement - *unable to look after yourself ever again* of you;
- your death; and
- you stopping paying the premium

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 18th birthday (or 23rd birthday if in education, unpaid traineeship/apprenticeship or with dependency on you due to mental and/or physical disability);
- the child stopping being a UK resident;
- payment of benefit for accidental total permanent disablement - *unable to look after yourself ever again* of the child; and
- 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, Specialist Healthcare 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 think you are entitled to make a claim, you should contact us as soon as is reasonably practical after the event to provide us with 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.

Please refer to the Policy Terms and Conditions for more information on how to make a claim (section - *Making a claim and payment of policy benefit*).

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

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

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 if your child stops being eligible.
- If you select Specialist Healthcare Cover, to let us know if you stop being a healthcare worker.

How much does the policy cost?

There are 5 levels of cover; choose between 1 and 5 units – the more units you buy, the higher your benefits will be.

	1 Unit	2 Units	3 Units	4 Units	5 Units
Core Cover	£9 per month	£18 per month	£27 per month	£36 per month	£45 per month
Child Cover	+£1 per month	+£2 per month	+£3 per month	+£4 per month	+£5 per month
Active Lifestyle Cover	+£1 per month	+£2 per month	+£3 per month	+£4 per month	+£5 per month
Specialist Healthcare 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 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 1 year, 5 years or 10 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 how many, if any, optional add-ons (Child Cover, Active Lifestyle and or Specialist Healthcare Cover) you select i.e. Core only, 1, 2 or 3 add-ons.

Units	Monthly core cost	Monthly add-on cost	Core only cover			Core plus 1 add-on			Core plus 2 add-ons			Core plus 3 add-ons		
			1 year	5 years	10 years	1 year	5 years	10 years	1 year	5 years	10 years	1 year	5 years	10 years
1	£9	£1	£108	£540	£1,080	£120	£600	£1,200	£132	£660	£1,320	£144	£720	£1,440
2	£18	£2	£216	£1,080	£2,160	£240	£1,200	£2,400	£264	£1,320	£2,640	£288	£1,440	£2,880
3	£27	£3	£324	£1,620	£3,240	£360	£1,800	£3,600	£396	£1,980	£3,960	£432	£2,160	£4,320
4	£36	£4	£432	£2,160	£4,320	£480	£2,400	£4,800	£528	£2,640	£5,280	£576	£2,880	£5,760
5	£45	£5	£540	£2,700	£5,400	£600	£3,000	£6,000	£660	£3,300	£6,600	£720	£3,600	£7,200

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.

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
Broken bones					
Major (arm, ankle, back, cranium, hip, leg, mandible, neck, pelvis, shoulder or wrist)	£800	£1,600	£2,400	£3,200	£4,000
Minor (any other) excluding the nose	£200	£400	£600	£800	£1,000
Hospitalisation in the UK (per 24 hour period) as a result of accident or sickness					
Hospital admission due to sickness is covered once you've held the policy for at least 12 months	£50	£100	£150	£200	£250
Accidental permanent injury					
Paralysis of limbs – <i>total and irreversible</i>	£50,000	£100,000	£150,000	£200,000	£250,000
Blindness – <i>permanent and irreversible</i> in both eyes	£40,000	£80,000	£120,000	£160,000	£200,000
Loss of hands or feet – <i>permanent physical severance</i>	£40,000	£80,000	£120,000	£160,000	£200,000
Deafness – <i>permanent and irreversible</i> in both ears	£40,000	£80,000	£120,000	£160,000	£200,000
Loss of use of elbow, hip, shoulder, knee, ankle, wrist	£20,000	£40,000	£60,000	£80,000	£100,000
Loss of one hand or foot – <i>permanent physical severance</i>	£20,000	£40,000	£60,000	£80,000	£100,000
Loss of thumb	£10,000	£20,000	£30,000	£40,000	£50,000
Deafness – <i>permanent and irreversible</i> in one ear	£10,000	£20,000	£30,000	£40,000	£50,000
Loss of major organ (kidney, spleen, lung, pancreas, urinary bladder or stomach)	£10,000	£20,000	£30,000	£40,000	£50,000
Blindness – <i>permanent and irreversible</i> in one eye	£10,000	£20,000	£30,000	£40,000	£50,000
Loss of speech – <i>total permanent and irreversible</i>	£10,000	£20,000	£30,000	£40,000	£50,000
Third-degree burns – <i>covering 20% of the body's surface</i>	£10,000	£20,000	£30,000	£40,000	£50,000
Loss of finger or toe	£2,500	£5,000	£7,500	£10,000	£12,500
Total permanent disablement - <i>unable to look after yourself ever again</i> (bodily injury only)					
	£50,000	£100,000	£150,000	£200,000	£250,000
Accidental death					
	£40,000	£80,000	£120,000	£160,000	£200,000
Non-accidental death					
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 amounts payable for Core Cover are reduced by 50% from the policyholder's 70th birthday.

Child Cover	1 Unit	2 Units	3 Units	4 Units	5 Units
Broken bones					
Major (arm, ankle, back, cranium, hip, leg, mandible, neck, pelvis, shoulder or wrist)	£250	£500	£750	£1,000	£1,250
Minor (any other) excluding the nose	£50	£100	£150	£200	£250
Hospitalisation in the UK (per 24 hour period) as a result of accident or sickness					
Hospital admission due to sickness is covered once the Child Cover has been held for at least 12 months	£20	£40	£60	£80	£100
Accidental permanent injury					
Paralysis of limbs – <i>total and irreversible</i>	£5,000	£10,000	£15,000	£20,000	£25,000
Blindness – <i>permanent and irreversible</i> in both eyes	£4,000	£8,000	£12,000	£16,000	£20,000
Loss of hands or feet – <i>permanent physical severance</i>	£4,000	£8,000	£12,000	£16,000	£20,000
Deafness – <i>permanent and irreversible</i> in both ears	£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 – <i>permanent and irreversible</i> in one ear	£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 – <i>permanent and irreversible</i> in one eye	£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
Third-degree burns – <i>covering 20% of the body's surface</i>	£1,000	£2,000	£3,000	£4,000	£5,000
Loss of finger or toe	£250	£500	£750	£1,000	£1,250
Total permanent disablement - <i>unable to look after yourself ever again</i> (bodily injury only)					
	£5,000	£10,000	£15,000	£20,000	£25,000
Cancer - <i>excluding less advanced cases</i>					
	£5,000	£10,000	£15,000	£20,000	£25,000
Accidental death					
	£4,000	£8,000	£12,000	£16,000	£20,000

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 tear (grade 2) 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 resulting in surgical intervention 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.

Specialist Healthcare Cover (optional)	1 Unit	2 Units	3 Units	4 Units	5 Units
Human immunodeficiency virus (HIV), Septicaemia caused by methicillin-resistant Staphylococcus aureus (MRSA), Hepatitis C, Bacterial meningitis	£10,000	£20,000	£30,000	£40,000	£50,000
Tuberculosis - <i>excluding latent tuberculosis</i> , Hepatitis B, Clostridium difficile infection	£2,500	£5,000	£7,500	£10,000	£12,500

Children are not covered under Active Lifestyle Cover or Specialist Healthcare Cover.

Please see the Policy Terms and Conditions for full details.

Tel: 0800 917 0100

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