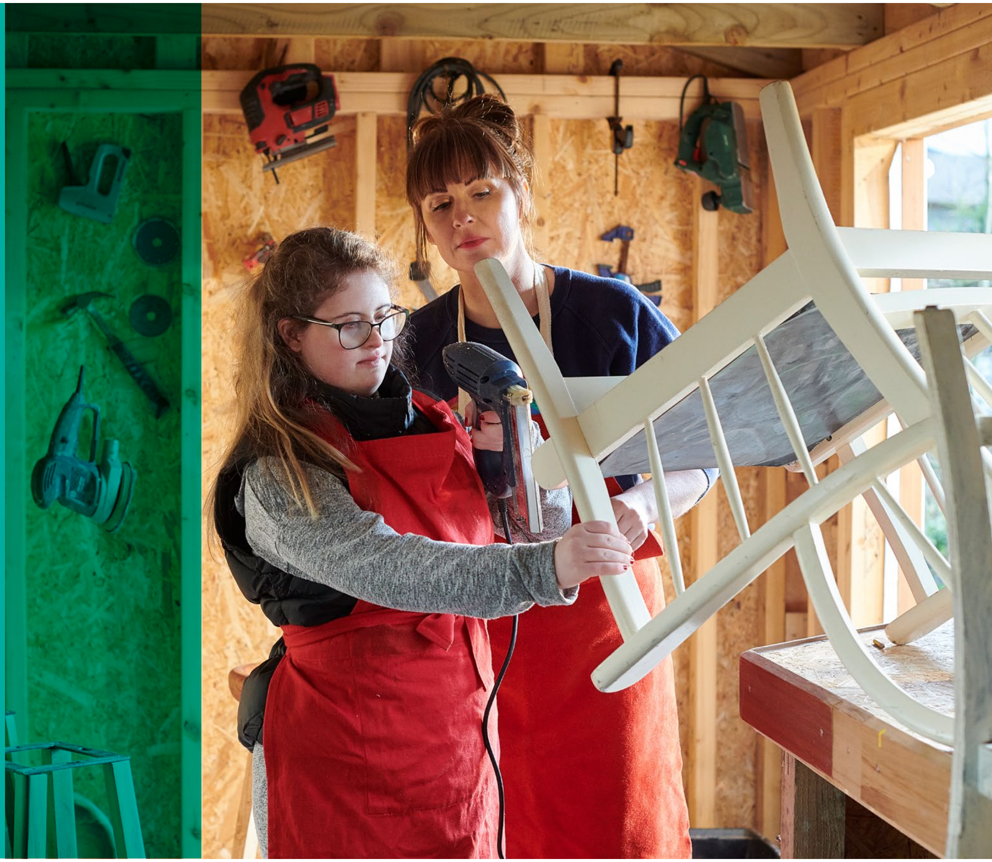
EverydayProtect

Enter

For every moment, there's MetLife

Contents



About MetLife

We're proud to provide local expertise that's backed by global strength and dedicated to providing innovative protection, employee benefits, and retirement solutions.

MetLife d.a.c in the UK

Locally based
Since 2007

Award winning
Multiple awards*

Protection customers
400,000+

MetLife across the globe

Scale
40+ countries

Longevity
158 year heritage

Employees
43,000

Recognition
Fortune 500 #50

Customers
100m+

Assets
$593.7bn

*COVER Excellence Awards Winner 2023: Outstanding Protection Product Innovation, 2023 Investment Life & Pensions Moneyfacts Award Winner: Innovation, Lifesearch Awards 2023 Winner: Best Product Innovation.

Sources: www.metlife.com/about-us/corporate-profile/ratings/

www.metlife.com/about-us/corporate-profile/global-locations/

Confidence to live the the life you *love*

When you've built a life you love, you want to take care of it. And when something unexpected disrupts your day-to-day, you want to feel like you can get through it and get back on track. EverydayProtect is a simple, affordable protection policy that provides financial support if things go wrong and give you the reassurance and confidence to keep saying yes to life. With EverydayProtect, you're covered for a range of injuries that could impact your lifestyle, ability to work or care for loved ones.

You'll also be covered for stays in UK hospitals, and get unlimited access to our Wellbeing Support Centre, provided by Health Assured, and GP24, our virtual GP service and virtual physiotherapy service in partnership with HealthHero. You can say yes to EverydayProtect from as little as £11 a month. You can also add Active Lifestyle cover from £2 a month, and Child Cover from £2 a month.

EverydayProtect at a *glance*

Why is EverydayProtect right for me?

Flexible cover when you need it

EverydayProtect provides financial support for broken bones, hospital stays, and a range of accidental injuries. You can claim for multiple injuries and your policy will continue to protect you in the future.

Getting you back on your feet

You will receive UK hospital cover for every 24 hours you spend as an in-patient as the result of an accident. Once you've held your policy for at least 12 months, you can also claim for time spent in hospital due to sickness.

Peace of mind

Accidental death and non-accidental death cover, to provide peace of mind if the worst happens.

Great value

Cover starts from as little as £11 up to £55 per month, depending on the level of protection you choose. Plus, the cost of your cover won't change when you make a claim or as you get older.

Cover, whatever your circumstances

We won't ask you any health questions when you take out the policy. If you are a UK resident, you can take out this policy from 18 years old up to your 65th birthday and can continue cover up until your 75th birthday.

Additional optional cover

EverydayProtect also offers optional cover for families with children or those with active lifestyles. Optional cover is available from just an additional £2 per month, so you can tailor your cover to your circumstances and what's important to you.

EverydayProtect

With EverydayProtect you can say *yes* to life

At MetLife we pay an average of 125 accident and illness claims every day.

Source: MetLife protection portfolio period 1st January to 31st December 2025 inclusive. Figures based on UK working days during this period.

How we helped people last year

31,553	Total claims paid
£34.1m	Value of claims paid
18,019	Hospitalisation claims paid
11,104	Broken bone claims paid

Wellbeing Support Centre

As a MetLife policyholder, you will also receive free and unlimited access to our Wellbeing Support Centre, provided by Health Assured, a leading wellbeing assistance provider in the UK.

You can access support via the Wisdom app, or speak to a counsellor by telephone or online video call 24 hours a day, 7 days a week, 365 days a year, covering a wide range of issues.

Benefit from 'in the moment' support from counsellors, advisers or nurses – all of whom can help navigate and support with life's challenges.

General wellbeing
Family issues
Bereavement and probate
Childcare and eldercare
Emotional support
Managing debt
Tax issues

Your virtual GP and physiotherapy services

With EverydayProtect you and your family will also get access to our virtual GP appointment service GP24, and our virtual physiotherapy service, both of these services are provided by HealthHero.

GP24

GP24 allows you to book an appointment with registered GPs 24 hours a day, every day of the year, with appointments available between 7am and 10pm.

Also included are:

- Private prescriptions, private referrals and fit notes
- Up to two second medical opinions per person per year
- Consultations in foreign languages may be available by booking by telephone

EverydayProtect

Virtual Physiotherapy

These online sessions help you take control of your recovery through tailored exercise plans, and educational and digital tools that support safe, independent rehabilitation at home. These sessions are suitable for musculoskeletal conditions affecting bones, joints, and soft tissue, and offer a practical solution for everyday injuries and pain that impact activities of daily living.

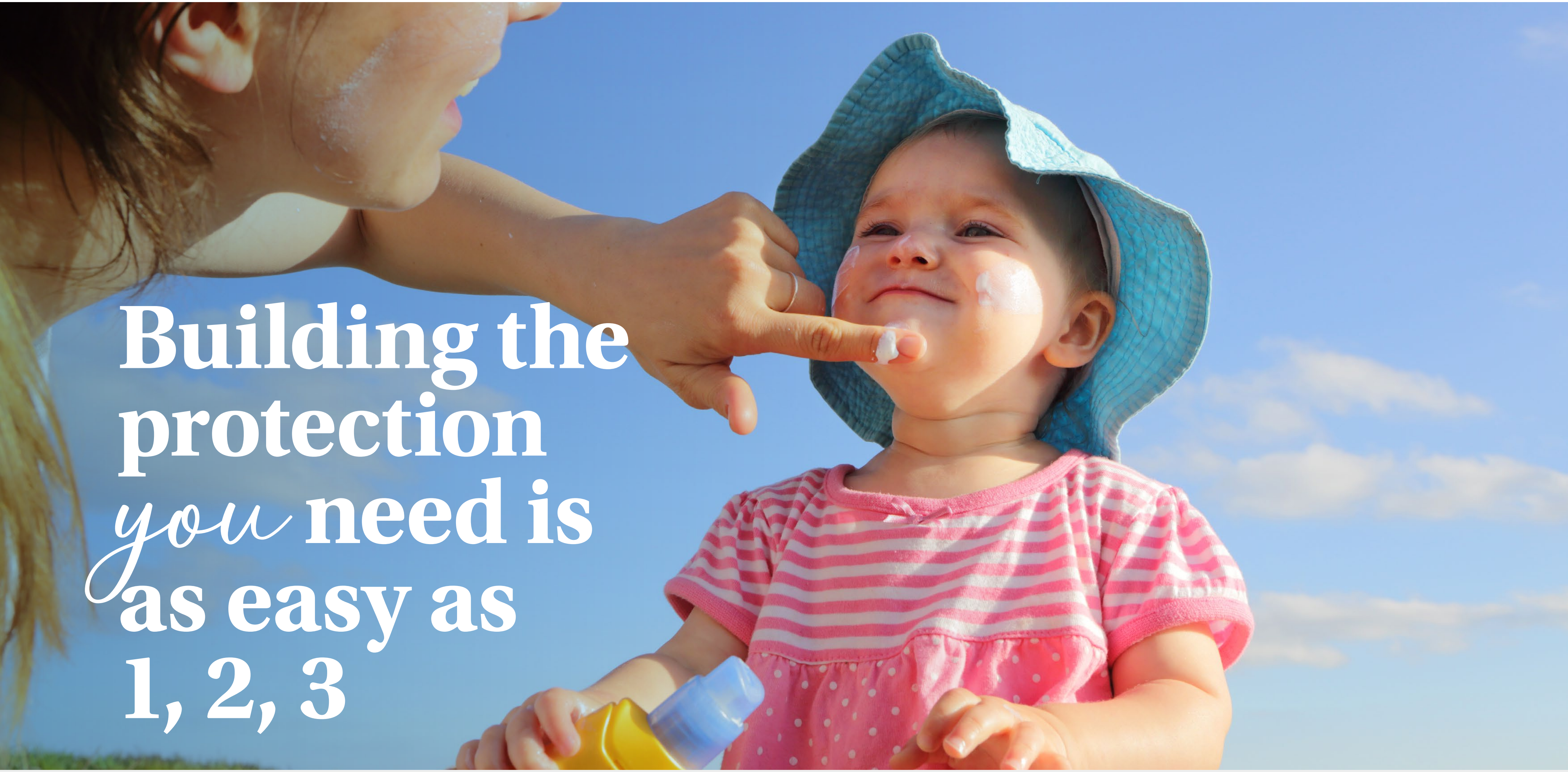
The Physiotherapists are fully qualified, regulated, and offer a safe, credible alternative to face-to-face physiotherapy.

As part of this service you can:

- Access 6 virtual sessions of 30 minutes, per year
- Receive tailored exercise plans
- Choose to see the same clinician across sessions

The service is available 9am-5pm Monday-Friday (excluding Bank Holidays), and you can book sessions up to six weeks in advance.

Details of how to access these services can be found in the myMetLife portal.



Building the protection *you* need is as easy as 1, 2, 3

Step 1 – It starts with Core Cover

EverydayProtect Core Cover automatically includes the following benefits, with a monthly premium from £11 up to £55.

Broken bones

cover is up to **£5,000** per broken bone, even if you break more than one

Accidental death

should the worst happen, EverydayProtect provides cover for up to **£200,000**

Total permanent disablement - *unable to look after yourself ever again*

cover up to **£250,000**

Accidental permanent injuries

covers a wide range of life-changing injuries up to **£125,000**

UK hospital stays

cover is up to **£250** per 24-hour period you're admitted to hospital due to an accident or sickness (sickness is covered once you have held your policy for at least 12 months)

Non-accidental death

up to **£10,000** if you die as a result of natural causes, or your premiums returned if your death is within the first year of your policy starting

Step 2 – Optional cover

EverydayProtect provides two additional cover options from just £2 per month.

Child Cover - from £2 per month

offers a wide range of benefits to help support you through difficult times, including if your child is diagnosed with cancer, and provides protection for children from birth until their 23rd birthday. Children do not need to live with the policyholder.

Active Lifestyle Cover - from £2 per month

provides additional cover in the event of you sustaining an accidental injury, which results in a dislocation and/or either a tendon rupture or ligament tear. We'll help you get back on track, so that you can keep enjoying the activities you love.

Step 3 – Choose your level of protection

MetLife EverydayProtect is an affordable protection plan that can be tailored to suit your needs. There are 5 levels of cover, choose between 1 and 5 units – the more units you buy the higher your benefits will be and your monthly premium will be higher too.

More units = higher level of benefits

	1 Unit	2 Units	3 Units	4 Units	5 Units
Core Cover	£11 per month	£22 per month	£33 per month	£44 per month	£55 per month
Child Cover	+£2 per month	+£4 per month	+£6 per month	+£8 per month	+£10 per month
Active Lifestyle Cover	+£2 per month	+£4 per month	+£6 per month	+£8 per month	+£10 per month

Summary of benefits

Core Cover	1 Unit	2 Units	3 Units	4 Units	5 Units
Broken bones					
Major (arm, ankle, back, hip, leg, mandible, neck, pelvis, 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
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 – total and irreversible	£25,000	£50,000	£75,000	£100,000	£125,000
Blindness in both eyes – permanent and irreversible	£20,000	£40,000	£60,000	£80,000	£100,000
Loss of both hands or both feet – permanent physical severance	£20,000	£40,000	£60,000	£80,000	£100,000
Deafness in both ears – permanent and irreversible	£7,500	£15,000	£22,500	£30,000	£37,500
Loss of use of elbow, hip, shoulder, knee, ankle or wrist	£7,500	£15,000	£22,500	£30,000	£37,500
Loss of one hand or foot – permanent physical severance	£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 – permanent and irreversible	£7,500	£15,000	£22,500	£30,000	£37,500
Loss of speech – total permanent and irreversible	£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

Summary of benefits

Core Cover continued	1 Unit	2 Units	3 Units	4 Units	5 Units
Total permanent disablement - unable to look after yourself ever again (due to accidental 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 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 amount payable under Core Cover for any ONE of the following insured events is £50,000 per unit of cover:
- a single accident, resulting in any combination of Core Cover benefits being paid
- a single, uninterrupted hospital stay

Once the maximum total benefit has been paid for a single insured event as above, your policy will end.

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

Summary of benefits – optional cover

Child Cover	1 Unit	2 Units	3 Units	4 Units	5 Units
Broken bones					
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 but excluding the nose, any other bone not listed as major)	£50	£100	£150	£200	£250
Hospitalisation in the UK (per 24 hour period) as a result of accident, sickness or self-inflicted injury					
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
Accidental permanent injury					
Paralysis of limbs – total and irreversible	£5,000^	£10,000^	£15,000^	£20,000^	£25,000^
Blindness in both eyes – permanent and irreversible	£4,000	£8,000	£12,000	£16,000	£20,000
Loss of both hands or both feet – permanent physical severance	£4,000	£8,000	£12,000	£16,000	£20,000
Deafness in both ears – permanent and irreversible	£2,000	£4,000	£6,000	£8,000	£10,000
Loss of one hand or foot – permanent physical severance	£2,000	£4,000	£6,000	£8,000	£10,000
Loss of use of elbow, hip, shoulder, knee, ankle or wrist	£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 – permanent and irreversible	£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 – permanent and irreversible	£1,000	£2,000	£3,000	£4,000	£5,000
Loss of speech – total, permanent and irreversible	£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

Summary of benefits – optional cover

Child Cover continued	1 Unit	2 Units	3 Units	4 Units	5 Units
Total permanent disablement - unable to look after yourself ever again (due to accidental injury only)					
	£5,000^^	£10,000^^	£15,000^^	£20,000^^	£25,000^^
Cancer - as defined in the Policy Terms & Conditions					
	£5,000	£10,000	£15,000	£20,000	£25,000
Accidental death					
	£4,000	£8,000	£12,000	£16,000	£20,000

^The Child Cover benefit amount for Paralysis of Limbs will be reduced by the amount already paid in connection with the same accident that caused the child's paralysis.

^^ 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 amount payable under Child Cover for any ONE of the following insured events is £5,000 per unit of cover:
- a single accident, resulting in any combination of Child Cover benefits being paid.
- a single, uninterrupted hospital stay.
- diagnosis of cancer.

Payment of the benefit for diagnosis of cancer is a separate insured event from any hospital stays.

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

Summary of benefits – optional cover

Active Lifestyle Cover	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 can pay a benefit for:
- one dislocation; and/or
- one tendon rupture or grade 3 / grade 2 ligament tear

Dislocations: only dislocations which undergo either surgical intervention or manipulation occuring in a hospital setting are covered.
Ligament tears: If benefit has previously been paid for a partial (grade 2) ligament tear, the benefit for a subsequent complete (grade 3) ligament tear happening in the same policy 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.

If your policy with Active Lifestyle Cover is cancelled or terminated for any reason, and you then buy a new policy, you will not be covered for this benefit on the new policy for 12 months from the date you cancelled.

Please see the Policy Terms and Conditions for full details.

0800 917 0100

metlife.co.uk

Wellbeing Support Centre is a range of health and wellbeing advice and support services, provided to MetLife policyholders and their families by Health Assured Limited (No.6314620) registered in England at the Peninsula, Victoria Place, Manchester M4 4FB. This is an added benefit and not part of your insurance contract and MetLife reserves the right to amend or withdraw the service at any time.

GP24 and **Virtual Physiotherapy** are healthcare and health advice services provided to MetLife policyholders and their families by Health Hero Solutions Limited, trading as HealthHero, Registered at 10 Upper Berkeley Street, London, W1H 7PE (No.10675063). This is an added benefit and not part of your insurance contract and MetLife reserves the right to amend or withdraw the services at any time

COMP 2827.6.JUN26

For every moment, there's MetLife

EverydayProtect Summary of Benefits

MetLife EverydayProtect is an affordable protection plan that can be tailored to suit your needs.

There are five levels of cover, choose between one and five units – **the more units you buy the higher your benefits will be.**

MORE UNITS = HIGHER LEVEL OF BENEFITS

	1 Unit	2 Units	3 Units	4 Units	5 Units
Core Cover	£11	£22	£33	£44	£55
Child Cover	+£2	+£4	+£6	+£8	+£10
Active Lifestyle Cover	+£2	+£4	+£6	+£8	+£10

The amounts listed above are the premiums payable per month.

The benefit tables below represent the amount payable in the event of a valid claim.

Core Cover	1 Unit	2 Units	3 Units	4 Units	5 Units
Broken bones					
Major (arm, ankle, back, hip, mandible, leg, 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, excluding the nose, any other bone not listed as major)	£250	£500	£750	£1,000	£1,250
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

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

For every moment, there's MetLife

Core Cover continued	1 Unit	2 Units	3 Units	4 Units	5 Units
Accidental permanent injury					
Paralysis of limbs – *total and irreversible*	£25,000	£50,000	£75,000	£100,000	£125,000
Blindness in both eyes – *permanent and irreversible*	£20,000	£40,000	£60,000	£80,000	£100,000
Loss of both hands or both feet – *permanent physical severance*	£20,000	£40,000	£60,000	£80,000	£100,000
Deafness in both ears – *permanent and irreversible*	£7,500	£15,000	£22,500	£30,000	£37,500
Loss of use of elbow, hip, shoulder, knee, ankle or wrist	£7,500	£15,000	£22,500	£30,000	£37,500
Loss of one hand or foot – *permanent physical severance*	£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 – *permanent and irreversible*	£7,500	£15,000	£22,500	£30,000	£37,500
Loss of speech – *total permanent and irreversible*	£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
Total permanent disablement - *unable to look after yourself ever again* (due to accidental 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 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 amount payable under Core Cover for any ONE of the following insured events is £50,000 per unit of cover:
- a single accident, resulting in any combination of Core Cover benefits being paid
- a single, uninterrupted hospital stay

Once the maximum benefit has been paid for a single insured event as above, your policy will end.

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

Child Cover (optional)	1 Unit	2 Units	3 Units	4 Units	5 Units
Broken bones					
Major (arm, ankle, back, hip, mandible, leg, 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, excluding the nose, any other bone not listed as major)	£50	£100	£150	£200	£250
Hospitalisation in the UK (per 24 hour period) as a result of accident or sickness, or self-inflicted injury					
Hospital admission due to sickness or treatment of self-inflicted injury, 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 – *total and irreversible*	£5,000^	£10,000^	£15,000^	£20,000^	£25,000^
Blindness in both eyes – *permanent and irreversible*	£4,000	£8,000	£12,000	£16,000	£20,000
Loss of both hands or both feet – *permanent physical severance*	£4,000	£8,000	£12,000	£16,000	£20,000
Deafness in both ears – *permanent and irreversible*	£2,000	£4,000	£6,000	£8,000	£10,000
Loss of one hand or foot – *permanent physical severance*	£2,000	£4,000	£6,000	£8,000	£10,000
Loss of use of elbow, hip, shoulder, knee, ankle or wrist	£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 – *permanent and irreversible*	£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 – *permanent and irreversible*	£1,000	£2,000	£3,000	£4,000	£5,000
Loss of speech – *total permanent and irreversible*	£1,000	£2,000	£3,000	£4,000	£5,000
Burn - *referred to a specialist burns unit due to its severity, covering 5% of the body's surface*	£1,000	£2,000	£3,000	£4,000	£5,000
Loss of finger (not thumb) or toe	£250	£500	£750	£1,000	£1,250
Total permanent disablement - *unable to look after yourself ever again* (due to accidental injury only)					
	£5,000^^	£10,000^^	£15,000^^	£20,000^^	£25,000^^
Cancer - *as defined in the policy Terms & Conditions*					
	£5,000	£10,000	£15,000	£20,000	£25,000
Accidental death					
	£4,000	£8,000	£12,000	£16,000	£20,000

^The Child Cover benefit amount for Paralysis of Limbs will be reduced by the amount already paid in connection with the same accident that caused the child's paralysis.

^^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 amount payable under Child Cover for any ONE of the following insured events is £5,000 per unit of cover:

- a single accident, resulting in any combination of Child Cover benefits being paid.
- a single, uninterrupted hospital stay.
- diagnosis of cancer.

Payment of the benefit for diagnosis of cancer is a separate insured event from any hospital stays.

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 can pay a benefit for:

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

Dislocations: only dislocations resulting in surgical intervention or manipulation in a hospital setting are covered.

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

If your policy with Active Lifestyle Cover is cancelled or terminated for any reason, and you then buy a new policy, you will not be covered for this benefit on the new policy for 12 months from the date it is cancelled.

COMP 2781.6.JUN26

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.

For every moment, there's MetLife

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.

X

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 amount payable under Core Cover for any ONE of the following insured events is £50,000 per unit of cover:
  - a single accident, resulting in any combination of Core Cover benefits being paid; or
  - a single, uninterrupted hospital stay.

  Once the maximum total benefit has been paid for a single insured event as above, 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 amount payable under Child Cover for any ONE of the following insured events is £5,000 per unit of cover:
  - a single accident, resulting in any combination of Child Cover benefits being paid.
  - a single, uninterrupted hospital stay.
  - diagnosis of cancer.

  Payment of the benefit for diagnosis of cancer is a separate insured event from any hospital stays.

- ! No cancer benefit is payable under Child Cover if the child has previously been diagnosed with any form of cancer, 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 either surgical intervention or manipulation occurs in a hospital setting.
- ! If your policy with Active Lifestyle Cover is cancelled or terminated for any reason, and you then buy a new policy, you will not be covered for this benefit on the new policy for 12 months from the date it is cancelled.

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 qualified medical practitioner. In certain cases we may request further information from a UK registered medical practitioner. 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.
- 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 removed at any time and your premiums will be reduced accordingly.

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.

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**

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 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**.

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	£11 per month	£22 per month	£33 per month	£44 per month	£55 per month
Child Cover	+£2 per month	+£4 per month	+£6 per month	+£8 per month	+£10 per month
Active Lifestyle Cover	+£2 per month	+£4 per month	+£6 per month	+£8 per month	+£10 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	£11	£2	£2	£660	£1,320	£2,640	£780	£1,560	£3,120	£900	£1,800	£3,600
2	£22	£4	£4	£1,320	£2,640	£5,280	£1,560	£3,120	£6,240	£1,800	£3,600	£7,200
3	£33	£6	£6	£1,980	£3,960	£7,920	£2,340	£4,680	£9,360	£2,700	£5,400	£10,800
4	£44	£8	£8	£2,640	£5,280	£10,560	£3,120	£6,240	£12,480	£3,600	£7,200	£14,400
5	£55	£10	£10	£3,300	£6,600	£13,200	£3,900	£7,800	£15,600	£4,500	£9,000	£18,000

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, 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
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 – *total and irreversible*	£25,000	£50,000	£75,000	£100,000	£125,000
Blindness in both eyes – *permanent and irreversible*	£20,000	£40,000	£60,000	£80,000	£100,000
Loss of both hands or both feet – *permanent physical severance*	£20,000	£40,000	£60,000	£80,000	£100,000
Deafness in both ears – *permanent and irreversible*	£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 – *permanent physical severance*	£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 – *permanent and irreversible*	£7,500	£15,000	£22,500	£30,000	£37,500
Loss of speech – *total permanent and irreversible*	£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
Total permanent disablement - *unable to look after yourself ever again* (due to accidental 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 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 amount payable under Core Cover for any ONE of the following insured events is £50,000 per unit of cover:
- a single accident, resulting in any combination of Core Cover benefits being paid
- a single, uninterrupted hospital stay

Once the maximum total benefit has been paid for a single insured event as above, your policy will end.

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

Child Cover (optional)	1 Unit	2 Units	3 Units	4 Units	5 Units
Broken bones					
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
Hospitalisation in the UK (per 24 hour period) as a result of accident, sickness, or due to self-inflicted injury					
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
Accidental permanent injury					
Paralysis of limbs – *total and irreversible*	£5,000^	£10,000^	£15,000^	£20,000^	£25,000^
Blindness in both eyes – *permanent and irreversible*	£4,000	£8,000	£12,000	£16,000	£20,000
Loss of both hands or both feet – *permanent physical severance*	£4,000	£8,000	£12,000	£16,000	£20,000
Deafness in both ears – *permanent and irreversible*	£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 – *permanent physical severance*	£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 – *permanent and irreversible*	£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 – *permanent and irreversible*	£1,000	£2,000	£3,000	£4,000	£5,000
Loss of speech – *total permanent and irreversible*	£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
Total permanent disablement - *unable to look after yourself ever again* (due to accidental injury only)					
	£5,000^^	£10,000^^	£15,000^^	£20,000^^	£25,000^^
Cancer - *as defined in the policy Terms & Conditions*					
	£5,000	£10,000	£15,000	£20,000	£25,000
Accidental death					
	£4,000	£8,000	£12,000	£16,000	£20,000

^The Child Cover benefit amount for Paralysis of Limbs will be reduced by the amount already paid in connection with the same accident that caused the child's paralysis.

^^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 amount payable under Child Cover for any ONE of the following insured events is £5,000 per unit of cover:
- a single accident, resulting in any combination of Child Cover benefits being paid.
- a single, uninterrupted hospital stay.
- diagnosis of cancer.

Payment of the benefit for diagnosis of cancer is a separate insured event from any hospital stays.

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 can pay a benefit for:

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

Dislocations: only dislocations which undergo either surgical intervention or manipulation within in a hospital setting are covered.

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

If your policy with Active Lifestyle Cover is cancelled or terminated for any reason, and you then buy a new policy, you will not be covered for this benefit on the new policy for 12 months from the date it is cancelled.

Please see the Policy Terms and Conditions for full details.

For every moment, there's MetLife

EverydayProtect gives you the reassurance and confidence to keep saying yes to life when the unexpected happens. It provides financial support when you need it, as well as unlimited access to a virtual GP and virtual physiotherapy services plus online Wellbeing Support Centre. Get covered in three simple steps.

Step 1 – Start with Core Cover

EverydayProtect automatically includes the following benefits, with a monthly premium from **£11 up to £55**.

Broken bones cover is up to **£5,000** per broken bone, even if you break more than one

Accidental death should the worst happen, EverydayProtect provides cover for up to **£200,000**

Total permanent disablement - ***unable to look after yourself ever again*** cover up to **£250,000**

Accidental permanent injuries covers a wide range of life-changing injuries up to **£125,000**

UK hospital stays cover is up to **£250** per 24-hour period you're admitted to hospital due to an accident or sickness (sickness is covered once you have held your policy for at least 12 months)

Non-accidental death benefit up to **£10,000** if you die as a result of natural causes, or your premiums returned if your death is within the first year of your policy starting

For every moment, there's MetLife

Step 2 – Add any optional cover

EverydayProtect provides two additional cover options starting from just **£2 per month**.

Child Cover - from £2 per month
offers a wide range of benefits to help support you through difficult times, including if your child is diagnosed with cancer - and provides protection for children from birth until their 23rd birthday. Children do not need to live with the policyholder.

Active Lifestyle Cover - from £2 per month
provides additional cover in the event of you sustaining bodily injury caused by an accident, which results in a dislocation, a tendon rupture or a ligament tear. We'll help you get back on track, so that you can keep enjoying the activities you love.

Step 3 – Choose your level of protection

MetLife EverydayProtect is an affordable protection plan that can be tailored to suit your needs.
There are 5 levels of cover, choose between 1 and 5 units – **the more units you buy the higher your benefits will be, and your monthly premium will be higher too.**

More units = higher level of benefits

	1 Unit	2 Units	3 Units	4 Units	5 Units
Core Cover	£11 per month	£22 per month	£33 per month	£44 per month	£55 per month
Child Cover	+£2 per month	+£4 per month	+£6 per month	+£8 per month	+£10 per month
Active Lifestyle Cover	+£2 per month	+£4 per month	+£6 per month	+£8 per month	+£10 per month

For full benefits and exclusions please ensure you read the Policy Terms and Conditions document.

Wellbeing Support Centre

As a MetLife policyholder, you'll have unlimited access to our Wellbeing Support Centre. You can access support via the Wisdom App or speak to a counsellor for in-the-moment support by telephone, or video call. Support is accessible 24 hours a day, 7 days a week, 365 days a year, covering a wide range of issues such as financial, mental and physical wellbeing. Full details will be sent in your welcome pack.

GP24 - virtual GP service

Our individual protection policyholders and their families have unlimited access to GP24, our virtual GP service. GP24 allows you to book an appointment with registered GPs 24 hours a day, every day of the year, and can provide unlimited advice, reassurance – and where appropriate – medical diagnosis. Appointments are available between 7am and 10pm.

Virtual Physiotherapy service

With EverydayProtect, you and your family will also get access to our virtual physiotherapy service provided by HealthHero. The Physiotherapists are fully qualified, have HCPC registration, and offer a safe, credible alternative to face-to-face physiotherapy. You will get 6 sessions of 30 minutes per year, and you can opt to see the same physiotherapist across the sessions where possible.

0800 917 0100 **metlife.co.uk**

COMP 2873.5.JUN26

MetLife EverydayProtect Policy Terms and Conditions

Contents

Welcome to MetLife

Thank you for choosing EverydayProtect. Please read this document carefully as it explains how your policy works. Please let us know if you need a copy of this document in large print or braille, or you have any other specific needs.

You can contact us if you have any questions about your policy, if you need to make any changes, or you are having financial difficulty paying for your policy.

Our contact details

- online at **myMetLife**
- call us on **0800 917 0100**

  Our phones are open Monday to Friday 9am to 5pm excluding bank holidays.
  Calls may be monitored or recorded for training and quality control purposes.
- write to us at: **PO Box 1411, MetLife, Sunderland SR5 9RB**

Icons and colours used in this document

We've used icons or colours throughout this document to highlight certain information:

Where words or terms used in this document are shown in **Purple** you can find a specific definition in the table starting on **Page 4**.

!	This icon is used in paragraphs where we describe an additional responsibility on you, for example keeping us up to date with your contact information.
What is covered ✓	This heading is used for paragraphs where we describe what is covered by each section of your policy.
⊗	This icon is used in paragraphs where we describe something that's not covered by your policy, also known as an 'exclusion'

Our agreement with you

Your contract of insurance with MetLife is formed of:

- this document, the **'EverydayProtect Terms & Conditions'**;
- your application;
- your **policy schedule**;
- our **Privacy Notice**, and;
- any other statements made by you to us.

These are collectively referred to as '**your policy**'. Your **policy schedule** can be found on your **MyMetLife** portal.

You cannot transfer this policy to anyone else, even if they pay the **premiums** for your policy on your behalf. The Contracts (Rights of Third Parties) Act 1999 does not apply to this policy. You cannot surrender this policy in return for cash.

We shall not be deemed to provide cover and we shall not be liable to pay any claim or provide any benefit to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Definitions of important words and expressions used in this document

This section sets out the meanings of key words and expressions used in this document. The following words will appear in **purple** in this document and where used shall have the meaning set out below:

Accident / accidental	means a sudden identifiable event operating by violent external and visible means, which happens by chance and could not have been expected.
Hospital	is defined as a UK based institution legally registered as a hospital, with accommodation for resident patients along with facilities for diagnosis, surgery, and treatment. This includes hospices admitting patients for terminal care. In-patient wards, such as those for occupational therapy or physiotherapy (even in separate buildings), are included when the admission is for equivalent treatment typically offered in a hospital.
Injury	means physical damage to the body due to trauma which is caused solely by **accidental** means and is independent of illness or previous injury. This does not include psychological (meaning mental or emotional) or other non-physical injury.
Insured event	means an event described as covered in these Terms and Conditions and your **policy schedule**, and for which a benefit is payable.
Insured person	means a person who is covered by your policy. For Core Cover and optional Active Lifestyle Cover, the insured person is you, the policyholder named on the **policy schedule**. For optional Child Cover, the insured person is any eligible child as defined in these terms and conditions.
Legal guardian	means a person appointed by a will or by a court who has legal responsibility for providing for the care and management of a child and the child's property.
Policy schedule	Your policy schedule is the document that outlines the policy details that are specific to you, such as: • your personal details, • your policy number, • your policy start date, • the number of **units** of cover you have, • your monthly **premiums**, • the benefit amounts that may be payable to you, for each type of **insured event**, • other important information.
Pregnancy-related complications	means the **insured person** experiences complications relating to their pregnancy which requires them to be hospitalised. This includes but is not limited to: • childbirth, • abortion, • pregnancy, • miscarriage, • placenta praevia, • ectopic pregnancy.
Premium	means the money you pay to MetLife for your policy.
Privacy Notice	is our company policy which sets out how we may collect, share, or process your personal data, and explains your rights regarding your personal data. Our Privacy Notice can be found on our website **metlife.co.uk/privacy-policy**
Qualified medical practitioner	means a medical practitioner, such as a doctor, who is registered either in the United Kingdom or in the country where the **insured event** happens. The medical practitioner must be appropriately specialised in general medicine, orthopaedics, trauma medicine, and/or the diagnosis and treatment of the condition for which is being claimed.

Severance	means the complete and permanent separation and dismemberment of a bodily part from the rest of the body. For example, the loss of a limb.
Sickness	means any disease, disorder, syndrome, genetic and/or congenital defect, for which the **insured person** has sought and/or received treatment, diagnosis, care and/or medical advice. This includes conditions diagnosed after the date of an **accident**, and any infirmity that does meet the definition of **injury**.
Stepchild	means a child whom you have some parental responsibility for and/or has some financial dependency on you, who is not your own biological offspring, but who is the biological offspring or legally adopted child of your spouse or partner.
Total Permanent Disablement - *unable to look after yourself ever again*	means the loss of the physical ability by the insured person to do at least 3 of the 6 tasks listed below ever again due to an **accidental injury**. The relevant treating specialists must reasonably expect that the disability will last throughout the lifetime with no prospect of improvement. The **insured person** must need the help or supervision of another person to perform the task, even with the use of special equipment routinely available, and having taken any appropriate prescribed medication. The tasks are: • **Washing** - the ability to wash in the bath or shower – including getting into and out of the bath or shower – or wash satisfactorily by other means. • **Getting dressed and undressed** - the ability to put on, take off, secure, and unfasten all garments, and if needed, any braces, artificial limbs, or other surgical appliances. • **Feeding yourself** - the ability to feed yourself when food has been prepared and made available. • **Maintain personal hygiene** - the ability to maintain a satisfactory level of personal hygiene by using the toilet, or otherwise managing bowel and bladder function. • **Getting between rooms** - the ability to move from room to room on a level floor. • **Getting in and out of bed** - the ability to get in and out of bed, either out of or into, an upright chair or wheelchair. Disabilities for which the relevant specialists cannot give a clear prognosis are not included in this definition so will <u>not</u> be covered. **Assessment of young children for Total Permanent Disablement (optional Child Cover)** For very young children, who would not normally be expected to be able to perform the assessment tasks even if fully healthy, Total Permanent Disablement - *unable to look after yourself ever again* means that in the opinion of a specialist Consultant Paediatrician, and subject to the agreement of our Chief Medical Officer, the child sustained bodily **injury** which caused the child to be, or likely to be, unable to ever perform any three of the six assessment tasks without the help of another person and even with the use of special equipment routinely available, in their lifetime.
UK resident	means any person whose usual residence – meaning the place where the person's home, work and social interests are located – is in the United Kingdom of Great Britain and Northern Ireland ('UK'). You will cease to be a UK resident if you leave the UK with the intention of not returning within 6 months or are abroad for a continuous period of 6 months or more.
Units	is a measure of the amount of cover your policy provides. You can have between one and five units of cover on a policy, and no more than five units in total across all your MetLife EverydayProtect, MultiProtect and MetLife Accident Protection policies. The number of units of cover you have on this policy can be found on your **policy schedule**.

Who can take out an EverydayProtect policy

You can take out an EverydayProtect policy if at the policy start date, you:

- are aged at least 18 and less than 65; and,
- are a **UK resident**; and,
- don't already hold the maximum 5 **units** of cover.

Making sure we have the right details

We rely on the information you give us to effectively administer your policy. Please check your **policy schedule** and if anything isn't correct, please tell us or your financial adviser as soon as possible.

If any of the information you provide to us is deliberately, recklessly, or carelessly untrue or incomplete, and would have affected our decision to provide you with a policy:

- your policy will be void and any other insurance policies you hold with us may also end;
- we will not pay any claims made under this policy;
- we may not return any premiums received; and,
- you may be unable to take out another policy with us in the future.

How your policy works

Your EverydayProtect policy is made up of **Core Cover** and any **Optional Cover** you've chosen. Your policy schedule shows the number of units selected, the benefit amount payable for each insured event during the term of the policy and any optional cover included.

If an **insured person** suffers one of the **insured events** stated, we'll pay the applicable benefit shown in your **policy schedule** subject to these terms and conditions.

Units of cover

EverydayProtect policies are structured in **units** of cover. Each policy provides up to five **units**. The amount of cover you have and the **premium** you pay each month is based on the number of **units** you've selected.

Maximum amount of cover

The maximum number of **units** of cover you can have in total across all MetLife EverydayProtect, MultiProtect or Accident Protection policies in your name, is five **units**.

If you have more than five **units**, we have the right to cancel your policies or reduce your **units** of cover to the five oldest or longest-held **units**. In the event of a claim, the maximum amount payable will be based on the five oldest or longest-held **units**. Any overpaid **premiums** will be refunded.

When does my cover start and end?

Your cover starts on the policy start date and ends on the earliest of the following:

- your 75th birthday;
- payment of a claim for you suffering **'Total Permanent Disablement -** *unable to look after yourself ever again'*;
- our total benefit payment(s) for a single **insured event** suffered by you reaches the maximum benefit amount (see below);
- you cease to be a **UK resident**;
- you die;
- you stop paying the **premiums**.

You must tell us if you're no longer a **UK resident** so we can end your policy and stop collecting premiums.

In the event of a claim being submitted while you are overseas, or for an **insured event** which occurs while you are overseas, we may ask you for proof of your departure date and intended return date. We may not pay a claim if you cannot provide evidence that you intended to return to the UK within six months of departing.

If you have chosen to add Active Lifestyle Cover to your policy and it is cancelled or terminated for any reason, and you then buy a new policy, you will not be covered for this benefit on the new policy for 12 months from the date it was cancelled.

Maximum benefit amount payable

For a single **insured event**, the maximum we'll pay, during the term of your policy, will be:

For you: £50,000 per **unit**

Under Child Cover: £5,000 per **unit**

Examples:

If you hold **2 units** of cover, your maximum benefit amount payable for a single **insured event** will be: **For you:** £100,000 **Under Optional Child Cover:** £10,000	If you hold the maximum of **5 units** of cover, your maximum benefit amount payable for a single **insured event** will be: **For you:** £250,000 **Under Optional Child Cover:** £25,000

Once we have paid the maximum benefit amount for you whether in one or multiple payments, your policy will be cancelled and your cover will end, including any Child Cover. For Child Cover claims up to the limit, your policy will continue.

Reduction of benefit amounts on your 70th birthday

On your 70th birthday, the policy benefits provided under Core Cover and optional Active Lifestyle Cover, will be reduced by 50% for the remainder of your policy term. The benefit amounts for optional Child Cover do not change after your 70th birthday.

If an **insured event** happens before your 70th birthday, full benefit amounts are payable, even if the claim form is sent to us after your 70th birthday.

How to pay for your policy

Your Direct Debit

Your **premiums** must be paid in pounds sterling by monthly Direct Debit from a UK bank account. **Premium** payments are due each month in advance, and you can choose your monthly payment date.

Missed payments

If you miss a **premium** payment, you have 30 days from your chosen payment date to make the payment or your policy will be cancelled. If you make a claim within the 30-day period allowed, any unpaid **premium** will be deducted from the benefit we pay. Claims for **insured events** which happen after the 30-day period will not be paid. Please contact us if you are having difficulty paying your **premiums**. Our contact details are on **Page 3**.

What your policy covers - Core Cover

If you suffer one of the **insured events** described below during the term of your policy, we'll pay the applicable benefit amount shown in your **policy schedule** (subject to any limitations or exclusions that may apply).

Broken Bones

You are covered for **accidental injuries** which result in either a **Major** or **Minor Broken Bone**, as defined below. The broken bone must be evidenced by radiological imaging, such as an X-ray, or other clinical diagnosis based on a **qualified medical practitioner** physically examining you. More than one break to the same bone will be treated as a single claim and only one benefit may be payable.

Broken Bones - What is covered ✓	
Major Broken Bones:	**Minor Broken Bones:**
• ankle • arm • back • hip • leg • mandible • neck • pelvis • shoulder • skull (not including the facial bones or ear bones) • wrist	• ear bones • facial bones (other than the mandible. The nose is excluded) • any other broken bone that is not a major broken bone, including rib fractures*. ***Rib fractures** If a medical professional diagnoses one or more fractured ribs, but advises that no X-ray, magnetic resonance imaging (MRI) scan or computerised tomography (CT) scan is required, the amount of policy benefit payable will be limited to one Minor Broken Bone.

Broken Bones - What is not covered:

- Broken nose
- Any broken bone caused by osteoporosis, brittle bone disease, or other degenerative bone disorders
- Bruised bones
- Micro-fractures
- Non-**accidental** or deliberate breaks as part of a surgical procedure
- Broken bones due to self-inflicted **injury** or attempted suicide by the policyholder

The general exclusions apply. Please see "What your policy doesn't cover" starting at **Page 18**.

Hospitalisation

You are covered for each continuous 24-hour period that you are admitted to **hospital** in the UK, as an in-patient, as a result of:

- an **accident**,
- **sickness**,
- **pregnancy-related complications**, or
- voluntary organ donation by you.

The table below explains what you're covered for and when from.

Hospitalisation – What is covered and when? ✓	
Minimum claim	1 day (24 continuous hours)
Hospital stays due to **accident**	• Cover begins from the **policy start date**
Hospital stays due to **sickness**	• Cover starts **1 year after** the policy start date
Hospital stays of at least 5 consecutive days, due to **pregnancy-related complications**	• Cover starts **1 year after** the policy start date
Hospital stays for voluntary organ donation	• Cover begins from the **policy start date**

Hospitalisation - What is not covered:

Any days spent in **hospital** due to **sickness** or **pregnancy-related complications** in the first 12 months of the policy are excluded from cover. However, the policy benefit may be payable for further days spent in **hospital** for the same cause, once the 12-month policy anniversary has been reached.

Hospital stays that begin before the policy start date for any reason are not covered.

Admission to any of the following are not covered by your policy:

- a long-term care nursing unit,
- a geriatric or pre-convalescent ward,
- an extended care facility for convalescence or rehabilitation which doesn't meet our definition of **hospital** on **page 4**
- a drug, alcohol, or other addiction / substance abuse rehab unit

Stays in **hospital** located outside the UK are not covered by your policy.

The general exclusions apply. Please see "What your policy doesn't cover" starting at **Page 18**.

Accidental Death

Core Cover – Accidental Death. What is Covered ✓

You are covered if you die due to **accidental injury**. For benefit to be payable, your death must occur within 12 months of the date of the **accident** and must have been directly caused by the **accident**.

If we pay the policy benefit due to your **accidental** death, we'll also cancel your policy, and all cover will end (including any Child Cover). No other policy benefits arising from the same **accident** which caused your death will be payable. Any previously submitted claims that are unrelated to the **accident** that caused your death will not be affected.

Accidental Death - What's not covered:

The general exclusions apply. Please see "What your policy doesn't cover" starting at **page 18**.

Non-accidental Death

Core Cover – Non-accidental Death. What is covered ✓

You are covered if you die from a cause that is not an **accident** and that is not excluded as below.

Variable benefit amount

The amount payable for 'Core Cover - Non-accidental Death' depends on how long your policy has been in force on the date of your death. Please refer to your **policy schedule** for the benefit amounts that apply to your policy. If your non-accidental death occurs within 12 months of the policy start date, the benefit will be a refund of the **premiums** you'd paid for your policy. In all cases, we will go by the date of death stated on the Death Certificate.

If we pay the policy benefit due to your non-accidental death, we will also cancel your policy and all cover will end (including any Child Cover).

Non-accidental Death - What's not covered:

- Death resulting from suicide, or deliberate or self-inflicted **injury**.
- Death due to unreasonable failure by you to seek or follow medical advice, including failure to obtain medical advice after symptoms have been noticed or **injury** has been suffered.

The general exclusions apply. Please see "What your policy doesn't cover" starting at **page 18**.

Total Permanent Disablement or Accidental Permanent Injury

Core Cover – What is covered ✓

You are covered if all the following apply:

- you suffer an **accident** during the term of the policy,
- the **accident** causes any of the **Accidental Permanent Injuries** or **Total Permanent Disablement** listed in the table below,
- the **injury** meets the applicable definition within 12 months of the date of the **accident**, unless stated otherwise,
- MetLife's Chief Medical Officer agrees that the **injury** met the definition within the applicable time period.

  For the **injury** or disablement to meet any of the definitions below, it must be permanent and irreversible. This means there must be a complete loss of, or function of, the applicable part of the body that cannot be materially improved upon by medical treatment and/or any surgical procedures or other treatments that are reasonably available at the time of claim. The **injury** or disablement must be expected to naturally last the entirety of your lifetime.

Total Permanent Disablement – *unable to look after yourself ever again. What is covered* ✓

Definition:	Significant limitations
You sustain bodily **injury** caused by an **accident**, which results in your total permanent disablement, such that: • you are unable to look after yourself ever again, as defined on **Page 5**, and, • in the opinion of MetLife's Chief Medical Officer your disablement meets the applicable definition within **24 months** of the date of the **accident**.	The amount of policy benefit payable for your total permanent disablement will be reduced by any other benefit amount already paid relating to you for the same **accident**. If we pay the policy benefit for you suffering Total Permanent Disablement, we will automatically end your policy and the cover will end, including any optional Child Cover, and no further claims will be admitted.

Accidental Permanent Injury. What is covered ✓

Definitions:

Paralysis of limbs – total and irreversible loss of muscle function in any two or more limbs.

Blindness in both eyes – permanent and irreversible loss of sight in both eyes.

Loss of sight means that when tested with the use of visual aids, vision is measured at 3/60 or worse using a Snellen eye chart.

Loss of both hands or both feet – permanent severance

Loss of both hands above the wrist, or both feet above the ankle joint, because of the same **accident**.

Deafness in both ears – permanent and irreversible

Loss of hearing, to the extent that the loss is greater than 95 decibels across all frequencies using a pure tone audiogram.

Loss of use of an elbow, hip, shoulder, knee, ankle or wrist

Total, irreversible, and permanent loss of function of an elbow, hip, shoulder, knee, ankle, or wrist without permanent physical severance.

Loss of one hand or foot – permanent severance

Loss of one hand above the wrist, or one foot above the ankle joint.

Loss of a thumb – permanent severance

Loss of an entire thumb from above the first and largest knuckle on the hand.

Where half or more than half of the thumb is lost due to permanent severance, we'll pay a proportionate amount of policy benefit that's consistent with the extent of the loss in the opinion of our Chief Medical Officer, based on any medical reports, evidence, or expert medical advice obtained by MetLife.

Loss of major organ; kidney, spleen, lung, pancreas, urinary bladder, or stomach.

Total and permanent removal of a kidney, spleen, lung, pancreas, urinary bladder, or stomach, due to **injury**.

Blindness in one eye – permanent and irreversible

Loss of sight in one eye, which means that when tested with the use of visual aids, vision is measured at 3/60 or worse using a Snellen eye chart.

Loss of speech – total, permanent, and irreversible

Loss of the ability to speak due to an **accident**.

Third-degree burns – ***covering 20% of the body's surface***

One or more burns that involve damage or destruction of the skin to its full depth through to the underlying tissue, and covering at least 20% of the total bodily surface area (TBSA).

- The depth and % TBSA coverage of the burn(s) needs to be confirmed by a qualified medical practitioner.
- Note – Under optional Child Cover, the definition of Burns is different. **See page 15**.

Loss of a finger (not thumb) or a toe – permanent severance

Loss of any finger from above the first and largest knuckle on the hand; or loss of any toe entirely from the joint at the base of the toe.

! Where half or more than half of the finger or toe is lost, we'll pay a proportionate amount of policy benefit, which is consistent with the extent of the loss in the opinion of our Chief Medical Officer and any medical reports, evidence, or expert medical advice obtained by MetLife.

Deafness in one ear – permanent and irreversible

Loss of hearing in one ear, to the extent that the loss is greater than 95 decibels across all frequencies using a pure tone audiogram.

Accidental permanent injury or total permanent disablement – what's not covered

- Non-**accidental** disablements, including but not limited to, those caused by a medical condition or congenital disorder.
- **Injuries** resulting from **accidents** which occurred before the policy start date.
- **Loss of use of an elbow, hip, shoulder, knee, ankle or wrist** - We will not pay any policy benefit where there has been a successful reconstruction or replacement of the joint resulting in function being restored.
- **Loss of speech** – total, permanent, and irreversible - Inability, or loss of the ability, to speak due to any sickness, degenerative condition, congenital disorder, intellectual disability, or mental illness, is not covered.
- The general exclusions apply. Please see "What your policy doesn't cover" starting at **page 18**.

What your policy covers - Optional Cover

In addition to Core Cover, EverydayProtect policies may also include the following optional add-ons at an additional cost:

- **Child Cover**
- **Active Lifestyle Cover**

Your **policy schedule** confirms any optional cover you've selected. The number of **units** of optional cover on your policy is the same as the number of **units** of Core Cover.

Any optional cover selected will start from the date the cover is added, or from the policy start date, if added at the start of the policy.

If optional cover is added or removed, your **premium** will be adjusted accordingly. If your EverydayProtect policy ends, any optional cover will end too.

Child Cover

If you've added Child Cover, we'll pay the applicable policy benefit if **your child** suffers one of the **insured events** described below, while Child Cover is in place, subject to the following terms and conditions in this section.

Child Cover can be added to your policy at any time, provided you have at least one child who is **aged under 18** at the date you add it to your policy, **and** who meets the eligibility criteria below. The child does not need to live with you.

Child Cover covers your children only, it does not cover you. Child Cover will start from the latter of the policy start date or the date the Child Cover was added to the policy.

To be covered by Child Cover your child must be:

- **your child**, meaning one of the following:
  - your biological offspring;
  - a child legally adopted by you;
  - a child for whom you are the legal guardian; or,
  - your **stepchild**.
- **aged under 23**; and
- a **UK resident**

You must tell us when all of your children are no longer meet the above requirements, we will need to remove the Child Cover from your policy and adjust the **premium** accordingly. Our contact details are on **Page 3**.

Maximum benefit payout – Child Cover

For any single **insured event** suffered by each child, the maximum we'll pay whether in one or multiple payments, during the term of your policy, will be the benefit amount shown on your **policy schedule** for *Total Permanent Disablement - unable to look after yourself ever again (Child Cover).*

Child Cover - Protection of Children

We will co-operate with any investigation undertaken by the police or other agencies into the circumstances of the claim, including sharing any information you have provided to us in connection with the policy and the claim. We may withhold payment of the claim until informed of the outcome of the investigation. If any wrongdoing by you is found to have led to the child's injury, no benefit will be paid.

When making a claim under Child Cover, you may be required to confirm that no actions on your part:

- deliberately caused the **injury** to the child;
- deliberately caused the child to suffer the **insured event**; or,
- wilfully exposed the child to unreasonable risk leading to them suffering the **insured event**.

Child Cover - Broken Bones

What is covered ✓

Your child is covered if they sustain a **Major Broken Bone** or **Minor Broken Bone** due to **accidental injury**, or as a direct result of self-inflicted **injury** or their attempted suicide. The broken bone must be evidenced by radiological imaging or other clinical diagnosis based on a **qualified medical practitioner** physically examining your child. More than one break to the same bone will be treated as a single claim and only one benefit may be payable.

Our definitions of Major Broken Bone and Minor Broken Bone, as well as details of what is and is not covered can be found on **Page 9**.

When the cover starts

- Cover for your child suffering a broken bone due to an **accident** starts from the latter of the **policy start date**, or when Child Cover is added to your policy.
- Cover for your child suffering a broken bone caused by **self-inflicted injury** or their attempted suicide, starts **12 months after** the policy start date, or 12 months after Child Cover is added to your policy.

Child Cover - Hospitalisation

What is covered ✓

Your child is covered for each complete 24-hour period they're admitted to **hospital** in the UK, as an in-patient as a result of:

- an **accident**,
- **sickness**,
- **pregnancy-related complications**, (i.e. your child's pregnancy, not yours)
- voluntary organ donation by the child.

An explanation of what is and is not covered can be found in the Hospitalisation – What is Covered table, starting on **Page 9**.

Hospitalisation of your child for cancer treatment.

The 12-month waiting period for *Hospitalisation due to sickness* may be waived if your child is admitted to **hospital** for the treatment of cancer, and it's directly linked to a valid claim under *Child Cover – Cancer* (**see Page 16**).

Your child is covered for each complete 24-hour period they're admitted to hospital in the UK, as an in-patient for the treatment of self-inflicted injuries or for injuries resulting directly from attempted suicide.

Self-inflicted injury - what's not covered

Once the treatment of the self-inflicted **injury** has been completed, any further days spent in **hospital** to treat or investigate any psychological cause of the self-harm, or to prevent the child from repeating the self-harm, aren't covered.

Child Cover - Accidental Death

What is covered ✓

Your child is covered if they sustain an **injury** caused by an **accident** which results in their death within 12 months of the date of the **accident**.

If we pay the policy benefit for *Child Cover – Accidental Death*, we will not pay any other benefits relating to **injuries** sustained by the child in the **accident** which resulted in their death.

Non-accidental death of your child(ren)

Death of a child by any cause other than **accidental**, including by suicide, is not covered.

Child Cover – Accidental Permanent Injury or Total Permanent Disablement

What is covered ✓

Your child is covered if all the following apply:

- your child suffers an **accident**;
- the **accident** causes any of the Accidental Permanent **Injuries** or **Total Permanent Disablement** listed and defined in the *Core Cover - Accidental Permanent Injury or Total Permanent Disablement table*, starting on **Page 11**.

  (Note the definition of *Burns* is different for Child Cover, see below.)
- the **injury** meets the applicable definition within 12 months of the date of the **accident**, unless stated otherwise; and,
- MetLife's Chief Medical Officer agrees that the **injury** met the definition within the applicable period.
- There must be a complete loss of, or function of, a part of the body that cannot be materially improved by medical treatment and/or any surgical procedures or other treatments that are reasonably available at the time of claim.
- The injury or disablement must be expected to naturally last the entirety of your child's lifetime.

Definition of Burns for Child Cover only:

Burns – *of specified severity.*

Any burn (or burns) sustained by your child which was:

- referred for treatment by a **Specialist Burns Unit** due to its severity; and,
- is confirmed by a **qualified medical practitioner** at the burns unit as being at least 5% of the child's total body surface area (TBSA).

Child Cover – Cancer

What is covered ✓

Your child is covered if they're diagnosed with Cancer by a **qualified medical practitioner**, which meets at least one of the definitions below.

A single diagnosis which meets more than one of these definitions, and/or which involves more than one tumour, will be treated as a single claim and one benefit would be payable.

Definitions ✓

Malignant tumour

A malignant tumour that's positively diagnosed with histological confirmation, and characterised by the uncontrolled growth of malignant cells and invasion of tissue, and/or any of the following:

- Leukaemia;
- Sarcoma;
- Lymphoma (except cutaneous lymphoma - lymphoma confined to the skin);
- Merkel cell cancer;
- Polycythemia rubra vera;
- Aplastic anaemia, resulting in permanent bone marrow failure with anaemia, neutropenia, and thrombocytopenia;
- Essential thrombocythemia;
- Primary myelofibrosis;
- Pseudomyxoma peritonei.

Skin cancer (not including melanoma) - advanced stage as specified

Non-melanoma skin cancer that's diagnosed with histological confirmation that the tumour is larger than two centimetres across, and has at least one of the following features:

- Tumour thickness of at least 4 millimetres;
- Invasion into subcutaneous tissue (Clark level V);
- Invasion into nerves in the skin (Perineural invasion);
- Poorly differentiated or undifferentiated (cells are very abnormal as demonstrated when seen under a microscope);
- Has re-occurred despite previous treatments.

Other cancers treated by surgery

Histological diagnosis of any of the following that's been treated by surgery to remove the tumour:

- carcinoma in situ, characterised by the uncontrolled growth of malignant cells that are confined to the epithelial linings of organs;
- a neuroendocrine tumour (NET) of low malignant potential; or,
- a gastrointestinal stromal tumour (GIST) of low malignant potential.

Child Cover – Cancer. What is not covered.

No claim will be payable for *Child Cover – Cancer* if any of the following apply:

- The child has been diagnosed previously as having any form of cancer before or within the first 90 days of, the Child Cover start date;
- The child has any medical tests or investigations within the first 90 days from the Child Cover start date which subsequently leads to the diagnosis of cancer.
- Melanoma skin cancer is diagnosed.

Active Lifestyle Cover

If you've added optional Active Lifestyle Cover to your policy, we'll pay the applicable policy benefit if you suffer one of the **insured events** described below as a result of an **accident** while the cover is in place.

Please note there are some limitations to the number of claims you can make under Active Lifestyle Cover in a policy year and the percentage of the policy benefit we pay can vary. This is explained in the table below.

A policy year is defined as a 12-month period beginning on the policy start date, and each subsequent 12-month period starting on the anniversary of the policy start date.

Active Lifestyle Cover – what is covered ✓	
You are covered if you suffer a **Dislocation, Tendon Rupture** or **Ligament Tear** that meets one of the definitions below. The policy benefit payable is shown on your **policy schedule**.	
Definitions	**Limitations**
1) Dislocation The displacement of a bone from its normal position at the joint, for which you've undergone surgery or manipulation to repair or relocate the dislocation in a hospital setting that provides emergency care for injuries, including dislocations.	We will pay a maximum of one policy benefit for Dislocation during a policy year. **ACJ shoulder separation injuries:** An acromioclavicular joint (ACJ) shoulder separation, of severity Type III treated by surgery, meets the definition of dislocation covered by this policy. ACJ separations of severity Type I, Type II are not covered at all, and Type III ACJ not repaired by surgery is not covered.
2) Ligament tear, or Tendon rupture **a) Ligament tear** **Complete (Grade 3) tear**, of knee or ankle joint ligament, confirmed by radiological imaging.	We'll pay a maximum of one policy benefit for a Complete (Grade 3) Ligament Tear during a policy year. - We'll pay 100% of the policy benefit if no benefit has been paid for any Ligament Tear or Tendon Rupture that occurred during the same policy year. - We'll pay 50% of the policy benefit if a benefit has been paid for a Partial (Grade 2) Ligament Tear (only) that occurred during the same policy year.
Partial (Grade 2) tear, of knee or ankle joint ligament, confirmed by radiological imaging.	We'll pay a maximum of one policy benefit for a Partial (Grade 2) Ligament Tear, during a policy year.
b) Tendon rupture Rupture, confirmed by radiological imaging, of one of the following tendons: • Achilles; • Hamstring; • Bicep brachii (upper arm); • Quadriceps; or, • Rotator cuff.	We will pay a maximum of one policy benefit for a Tendon Rupture, during a policy year. - We'll pay 100% of the policy benefit if no benefit has been paid for a Ligament Tear or Tendon Rupture **injury** that occurred during the same policy year. - We'll pay 50% of the policy benefit if a benefit has been paid for a Partial (Grade 2) Ligament Tear (only) that occurred during the same policy year.

Active Lifestyle Cover - what is not covered

- If your policy with Active Lifestyle Cover is cancelled or terminated for any reason, and you then buy a new policy, you will not be covered for this benefit on the new policy for 12 months from the date it is cancelled.
- Dislocations of the fingers, thumbs, or toes.
- Mild or moderate ligament or tendon **injuries**.
- Ruptures of tendons other than those listed above.

Active Lifestyle Cover can be included in your policy from the policy start date, but it cannot be added later.

You can remove Active Lifestyle Cover from your policy at any time, but once removed it cannot be added to your policy again. Please contact us if you wish to remove it from your policy. Our contact details are on **Page 3**.

What your policy doesn't cover

In addition to the specific exclusions listed under each section, we do not cover any claim resulting directly or indirectly in any part, from:

- Actual or attempted suicide by the policyholder;
- Self-inflicted **injury** by the policyholder;
- Psychiatric illness, depression, mental or anxiety disorders, or stress-related conditions;

  For Child Cover only: hospitalisation or broken bones as a direct result of self-inflicted **injury** or attempted suicide by the child is covered, however further hospitalisation for treatment of underlying psychological (mental or emotional) condition is not covered.
- Unreasonable failure by the **insured person** to seek or follow medical advice, including failure to obtain medical advice after symptoms have been noticed or **injury** has been suffered;

  For Child Cover only - where a child is aged under 18, the requirement to follow medical advice applies to the policyholder. Where the child is aged 18 or over, the requirement to follow medical advice applies to the child directly.
- Assault or fighting, except in:
  - self-defence, or
  - participation by the **insured person** in organised but non-professional sport, such as boxing or martial arts;
- Active participation in an actual or attempted illegal act. This includes road traffic offences, whether in a motor vehicle or other mode of transport such as an e-scooter;
- War, invasion, act of foreign enemy, hostility (whether war has been declared or not), civil war, rebellion, revolution, insurrection, or coup;
- Any form of travel to a country where the Foreign, Commonwealth & Development Office advises on their 'Foreign Travel Advice' webpage, against:
  - all travel; or
  - non-essential travel, following the declaration of a pandemic from the World Health Organisation;
- An **insured person** drinking alcohol, or consuming any other substance, that results in them suffering physical or mental impairment, which causes or contributes directly or indirectly to the **accident** or **injury**. This includes but is not limited to problems with balance, mobility, coordination, poor judgement, or loss of inhibitions leading to actions the insured person might not otherwise have taken;
- Alcoholism, meaning the excessive consumption of alcohol over a prolonged period or periods, whether recent or historic;
- Solvent abuse; or drug taking, unless taken as prescribed by a qualified medical practitioner and not for the treatment of drug addiction or substance abuse; whether recent or historic.
- Participation in a contest of speed.

A contest of speed means taking part in sprints, racing, speed trials or time trials, endurance events, or similar timed contests involving the following:

  - any type of car; truck; motorcycle; bike, including a quad bike; or kart; that's motorised or electric-powered;
  - any motor or wind powered boat, including a jet ski;
  - a horse, other than for dressage, show jumping, team chasing, or cross country;

- Participation in mountaineering, outdoor cliff or rock climbing, caving, or potholing;
- Participation in professional sport, as your main occupation and main or only source of income.

  Claims from an **insured person** participating in sport while receiving a bursary or scholarship, to financially support attending a course of study are covered. Participating in sport at amateur or semi-professional level for which the **insured person** receives appearance fees or other compensation, as long as that is not their main occupation, is also covered.
- Carrying out military duties while serving in any branch of the armed forces;

  An **insured person** who is a member of the armed forces is still covered for non military-specific, day-to-day tasks, that a civilian would perform.
- Working with, or engagement with, the following materials, equipment or activities at the time of the **injury** or sickness within the **insured person's** occupation, or employment or self-employment:
  - the use of, contact with, or exposure to, any form of explosive substances or materials (including handling ammunition or firearms), asbestos, pneumatic drilling or tunnelling equipment;
  - diving, demolition, underground or open cast mining, or quarrying; and/or
  - the **insured person** being on an oil or gas rig or platform and involved with the collection of oil or gas, including the operation and maintenance of any equipment used in connection with the collection of oil or gas.
- Any form of aerial flight (including the use of a wingsuit), other than as a fare paying passenger of, or while working as a member of cabin crew or flight crew of, a licenced airline or charter service.
- Cosmetic surgery when it is deemed elective or performed solely for aesthetic purposes. This includes, but is not limited to, procedures intended to enhance appearance, reshape body features, or reverse signs of aging, where no medical necessity exists.

How to make a claim

To make a claim please contact us as soon as possible after the event using any of the methods below.

online at **myMetLife**

call us on **0800 917 0100**

Our phone lines are open Monday to Friday, 9am to 5pm.

Calls to MetLife may be monitored or recorded for training and quality control purposes.

write to us at: **PO Box 1411, MetLife, Sunderland SR5 9RB**.

We'll send you a claim form to complete and return to us as soon as you can.

What medical evidence do you need when you make a claim?

Your claim needs to be supported by satisfactory dated evidence, for example medical records, statements, or medical reports, from a **qualified medical practitioner**. If the medical evidence you provide doesn't fully support your claim, we may request additional information from a UK **qualified medical practitioner**.
We will pay any reasonable cost of obtaining these.

We may also require you or your child to undergo a medical examination or to attend a rehabilitation course. If we require you to do this, we will pay any costs for the examination or course. If we do not receive any records that we've requested, or if you or your child refuses to attend a medical examination or rehabilitation course, we may decline the claim.

Your claim may be reviewed by our Chief Medical Officer and/or a member of the Clinical Team.

We will not pay any claim until you have provided evidence to our satisfaction that:

- the person you are making the claim about is eligible for cover, including by providing evidence of their date of birth; and,
- the **insured event** occurred, including by providing us with relevant, dated medical evidence.

If the information in the evidence is different to what you said in your claim application, we may not pay the claim or we may alter the amount to reflect the differences.

It is important that the information you provide to us in relation to any claim is accurate and complete. If any of the information you provide to us at any time is fraudulent, or deliberately or recklessly untrue or misleading:

- your policy may be cancelled and any other insurance policies you hold with us may also be cancelled and we may not return any premiums received;
- we will not pay any policy benefit to you;
- any policy benefit that has already been paid under this policy related to this claim or any connected claims must immediately be repaid to us; and
- you will not be able to take out another policy with us in the future.

Who do we pay the claim to?

Any payment of a claim on your policy will be paid to you, the policyholder named on the **Policy Schedule**, whether the **insured event** affects you or your child.

If another person is paying the **premiums** for your policy on your behalf, they do not have any right to the claim payment. In this case, the payment of the claim will still be paid to **you**.

If you die before a claim payment can be made, the payment will be made to the executor or administrator of your estate.

How we pay the claim

All claim payments are payable in pounds sterling and must be paid to a UK bank account.

Will claims payments be taxed?

EverydayProtect claim payments are free from UK income tax and capital gains tax. However, inheritance tax may be due on any payment made in the event of your death. Tax is based on personal circumstances and is subject to change.

Making changes to your policy

Can I increase or decrease my cover?

You cannot increase the cover you have on your EverydayProtect policy. However, you may choose to buy an additional policy, subject to any maximum cover limits which apply. You should speak to your financial adviser to discuss your cover needs.

You can reduce the number of **units** of cover on your policy. If you wish to discuss reducing your cover, for example if you are suffering financial difficulty or are having trouble paying the **premiums** for your policy, please contact us, using the contact details on **Page 3**.

Updating my details

You must let us know of any changes to your personal details including:
- your name,
- your address,
- your bank details,
- changes to your eligibility

Our contact details are on **page 3**.

Can MetLife change my policy?

We may increase or decrease the **premium** for this policy no more than once every 5 years.

Any change to the **premium** is assessed fairly to reflect unexpected changes in our experience of:

- claims;
- expenses;
- policy lapses and new policies agreed;
- investment income we receive; or,
- the law affecting this policy or us.

We may need to vary the terms and conditions of your policy if:

- in our opinion, there are any changes or amendments in your interest or to your advantage;
- there are any obvious errors or omissions affecting your policy;
- there is a request from any regulatory authority to do so; or,
- there is a change in the law, regulation, taxation, or recommendations or decisions of a regulator or similar body affecting us or your policy – including the benefits provided by your policy.

We'll write to you at your last known postal or email address giving 30 days' notice of any change to your policy. If you're not happy with the changes or amendments, you have the right to cancel your policy.

How to cancel your policy

You can cancel this policy at any time by contacting us. We can give you written confirmation that your policy has been cancelled upon request. Our contact details are on **Page 3**.

- If you cancel your policy within the first 30 days starting from when you received your policy documents, we'll refund any **premiums** you've paid, provided you haven't made a claim in that time.
- If you cancel your policy after the first 30 days has elapsed, we will not refund any **premiums** you've paid.

Making a complaint

We hope that you'll be happy with our service, but if for any reason you're not, we'd like to hear from you. Please contact us using the contact details on **Page 3**.

We aim to resolve your complaint quickly. If we're able to resolve your complaint within three working days, we will write to you confirming this along with your rights to refer your complaint to the Financial Ombudsman Service (FOS).

If your complaint is not resolved within three working days, we will:

- Let you know that we have received your complaint, typically within five days
- Keep you updated on the progress
- Investigate your complaint fully and impartially.
- Send you a final response letter to explain our decision about your complaint.
- If we haven't resolved your complaint after eight weeks, we'll explain the delay and indicate when we expect to be able to offer a final response.

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 we haven't resolved your complaint after eight weeks or you are not satisfied with the outcome of your complaint, you can refer your complaint to the FOS. You will need to refer your complaint to the FOS within 6 Months of receipt of our final response.

You can contact the Financial Ombudsman by:

phone on **0800 023 4567**

writing to: **Financial Ombudsman Service, Exchange Tower, Harbour Exchange, London E14 9SR**

Their website is: **www.financial-ombudsman.org.uk**

How we use your personal information

This includes any personally identifiable information such as your name and contact details. It also includes 'special category data' about your health, including any health information you provide us or medical reports or records relating to you that we receive.

The ways in which we may collect, share, or process your personal data are explained in our **Privacy Notice** which forms part of your policy. The **Privacy Notice** also explains your rights regarding your personal data. A copy of our **Privacy Notice** is also available on our website at **metlife.co.uk/privacy-policy**, or on request from MetLife.

If you have any questions or concerns, please email the MetLife Data Protection Officer at **DataProtectionUK@MetLife.com**

Financial Services Compensation Scheme

We've taken steps to ensure all our UK customers can apply for compensation through the Financial Services Compensation Scheme (FSCS). In the event we're unable to meet our financial obligations, the FSCS will seek to transfer all our policyholders and their benefits to another provider who can.

Under the FSCS, you may be eligible for up to 100% of the value of any valid claim.

For more information about the FSCS:

- visit their website **www.fscs.org.uk**, or
- telephone **0800 678 1100**

COMP 2883.7.JUN26