EverydayProtect



Enter

For every moment, there's MetLife

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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+

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



MetLife across the globe

Scale
40+ countries

Longevity
158 year heritage

Employees
43,000

Recognition
Fortune 500 #50

Customers
100m+

Assets
$593.7bn

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.

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.

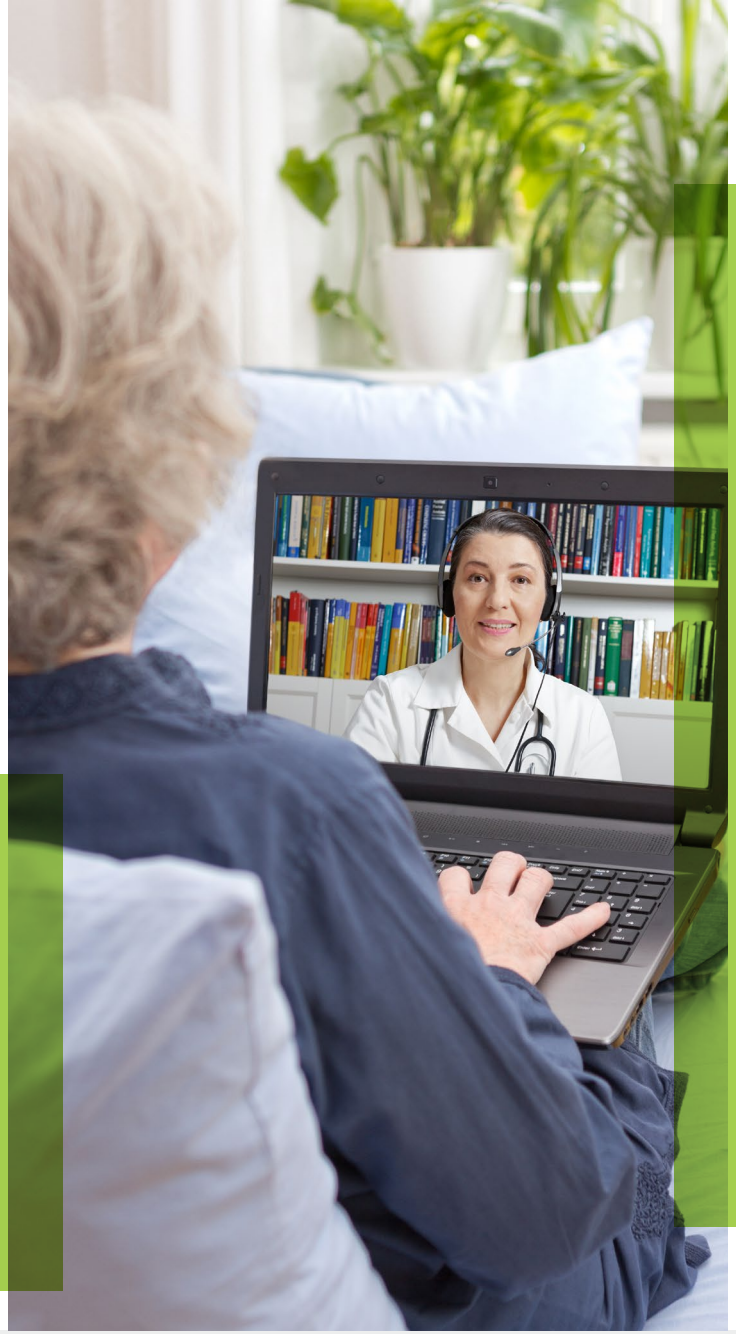
You can access support via the Wisdom app, or speak to a counsellor by telephone or online video call 24 hours a day, 7 days a week, 365 days a year, covering a wide range of issues.

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

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

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