

# Real-life claim stories

Protecting our customers when they need it most

At MetLife we pay  
an average of 76  
accident and illness  
claims every day\*

\*Source: MetLife protection portfolio period 1st January to 31st December 2022 inclusive.  
Figures based on UK working days during this period.





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# The true value of Individual Protection

Our claims philosophy is built on the trust that one day, when you really need it, we will deliver what you expect of us - to pay your claim in a timely manner, with no fuss and with an understanding of what has happened to you. Here are some examples of how we have fulfilled that promise to our customers and helped them when they really needed it.

*The policy terms and conditions, benefits, and premiums of cover can differ between policies. On each case study we've noted when the policy was purchased, so it's clear which version of the policy the benefit payment relates to.*



# Claims in numbers\*



**19,102**

Total claims paid



**£16,719,482**

Total value of claims paid



**10,069**

Hospitalisation claims paid



**8,036**

Broken bones claims paid

\*Source: MetLife protection portfolio period 1st January to 31st December 2022 inclusive. Figures based on UK working days during this period.

# Claims in numbers\*



323

Active lifestyle claims paid



529

Funeral benefit claims paid



5,176

Child claims paid



69,532

Total days paid due to hospitalisation

\*Source: MetLife protection portfolio period 1st January to 31st December 2022 inclusive. Figures based on UK working days during this period.



# Hospital stays due to sickness





# Hospitalisation due to asthma



## Incident

Ms. M, a charity worker, was admitted to hospital on 4th November after suffering an asthma attack. She spent the following 40 days in hospital and was finally discharged on the 14th December.



## What MetLife did

Ms. M had two units of cover costing £16 per month, which meant she was entitled to £100 for every 24-hour period she spent in hospital.

So when MetLife assessed the claim, we were able to pay a total benefit of £4,000 for the 40-day hospital stay.



## Payment

We were able to pay a total of:

# £4,000

Policy purchased on or after 8th February 2018



# Arthritis hospitalisation



## Incident

Mr K's adviser called us to tell us his client had spent a total of 69 days in hospital due to osteomyelitis (arthritis of the hip).

Because his client had three units of cover, MetLife paid £150 for each of those days.



## What MetLife did

Because the client had been a policyholder for more than 12 months, MetLife was able to pay the claim for hospitalisation.

The claim form was received on 6th September and was paid the following week.



## Payment

We helped the client keep their life on track while they were receiving treatment a payment of:

# £10,350

Policy purchased on or after 8th February 2018





## Hospital stays due to sickness

# 85 days spent in hospital



### Incident

Mr A has sickle cell disease. This is a condition affecting red blood cells which, alongside other symptoms, can cause painful episodes called 'sickle cell crises' which can be very severe and last for up to a week.

Over a period of 6 months, he was admitted to hospital in relation to sickle cell on 6 separate occasions.

In total, he was admitted to hospital for 85 days, ranging from admissions of 8 to 17 days each time.



### What MetLife did

The policyholder holds 5 units of cover and has held his policy for over 12 months, therefore he is able to claim hospitalisation for sickness.

MetLife reviewed Mr A's claim, using hospital discharge summaries for each of the 6 related hospital admissions.

MetLife paid out a total of £21,250 for 6 stays in hospital due to sickness.



### Payment

We were able to support him with a payment of:

# £21,250

Policy purchased on or after 8th February 2018



## Hospital stays due to sickness

# COVID-19 hospitalisation



### Incident

Mr M, a Care Assistant, was admitted into hospital having contracted COVID-19. He spent 95 days in hospital, including time spent on a ventilator.



### What MetLife did

The policyholder held 5 units of cover and held his policy for over 12 months so was able to claim for hospitalisation for sickness. MetLife assessed the claim and paid a total of £22,250 for the maximum 90 days for hospitalisation.



### Payment

We helped him focus on his recovery with a payment of:

# £22,500

Policy purchased on or after 8th February 2018



# Tuberculosis diagnosis



## Incident

Mrs S, a Nurse, was diagnosed with tuberculosis after two weeks of suffering with a cough and high fever.

She was admitted to hospital on 2 separate occasions, initially for 9 days and later for 6 days. She had a CT scan to identify the condition.



## What MetLife did

The policyholder held 2 units of cover including Optional Healthcare Cover.

MetLife assessed the claim and paid a total of £6,500, consisting of £5,000 for the diagnosis of tuberculosis under the Optional Healthcare Cover and £1,500 for the 15 days spent in hospital.

This was paid within 10 working days.



## Payment

We helped her focus on her recovery with a payment of:

# £6,500

Policy purchased on or after 8th February 2018



## Hospital stays due to sickness

# Hospitalisation and funeral benefit



### Incident

Mr G, a health counsellor, took out a policy with five units of cover. He was hospitalised due to liver cancer on 18th December and remained in hospital until 19th March.

MetLife were notified in March, and the claim for hospitalisation was paid three days after the claim was received.



### What MetLife did

MetLife initially paid for 90 days of hospitalisation at £250 a day, totalling £22,500. However, in May, MetLife were made aware that Mr G had passed away, and a further payment of £5,000 was made to his estate.



### Payment

We helped him and his family through difficult times with payments totalling:

# £27,500

Policy purchased on or between 8th February 2018 and 15th October 2021





# Hospitalisation after heart surgery



## Incident

Ms. M was admitted to hospital to fix a stent in her heart. While she was in hospital, she suffered an infection and was required to stay in hospital for a total of 90 days.



## What MetLife did

Ms. M held two units of cover at a cost of £16 per month, meaning she was entitled to £100 for every full day she spent in hospital.

When MetLife assessed the claim, we were able to promptly pay Ms. M £100 for every day she was in hospital, with a benefit totaling £9,000.



## Payment

We were able to pay a total of:

# £9,000

Policy purchased on or after 8th February 2018



# Accidents & injuries





# Motorcycle accident and hospitalisation



## Incident

Mr H, a construction worker, was in a motorcycle accident. He suffered a fractured tibia, fibula, an ankle dislocation, and a torn ligament.

He was hospitalised and spent 13 days in hospital while he underwent surgery and recovered from his injuries.



## What MetLife did

Because he had three units of cover, when MetLife received the claim, we were able to pay £1,950 for the 13 consecutive days in hospital, £2,250 for each broken bone, £3,000 for the dislocation, and £3,000 for the ligament tear.



## Payment

We were able to pay a total of:

# £12,450

Policy purchased on or after 8th February 2018



# Fall from building



## Incident

Mr E, a Window Cleaner, was working when he fell from a 7 storey building onto a glass roof.

He sustained fractures to multiple spinal bones, his left arm, hip, shoulder, elbow and jaw.

He spent 19 days in hospital receiving treatment.



## What MetLife did

Mr K held 4 units of cover.

We assessed the claim and paid a total of £49,400 which consisted of £45,600 for broken bones and £3,800 for hospitalisation.



## Payment

We helped him to focus on his recovery by supporting him with a payment of:

# £49,400

Policy purchased on or after 8th February 2018





# Motorcycle accident



## Incident

Mr D, a carpenter, was riding a motorbike when a car collided with him. The customer suffered spinal fractures, rib fractures, fractures to both arms, a broken metatarsal, as well as pelvic fractures.

In total, the client broke 15 major bones and 2 minor bones and was also hospitalised for 21 days.



## What MetLife did

The customer had two MetLife accident and illness policies, which had been taken out at different times, that did not exceed five units of cover when combined.

MetLife paid benefits for the hospital stay and fractures under both policies, with a total payment of £51,250.



## Payment

We helped him with focus on his recovery with a payment of:

# £51,250

Policy purchased on or after 8th February 2018



# Fall from ladder



## Incident

Whilst on a construction site, Mr K was working up a ladder at a height of 3 metres.

He fell, sustaining 5 spinal fractures as well as 5 broken ribs. He spent 20 days in hospital receiving treatment for his injuries.



## What MetLife did

Mr K held 4 units of cover.

Following assessment of his claim, we paid £15,000 for the major broken spinal bones, £3,000 for the minor broken rib bones and £4,000 for hospitalisation.



## Payment

We helped Mr K focus on his recovery with a payment of:

# £22,000

Policy purchased on or after 8th February 2018



# Broken bones on holiday



## Incident

Mr P, a project manager, took out an accident and illness policy on the 16th June. Shortly after taking out the policy, he went on holiday, and on the 27th July was walking on a coastal path when he slipped and broke a tibia and fibula.

He was admitted to hospital for a day while his injuries were attended to.



## What MetLife did

Because he had five units of cover, MetLife paid £4,000 for each broken bone, as well as £250 for the day's hospitalisation.



## Payment

We helped him focus on his recovery with a payment of:

# £8,250

Policy purchased on or after 8th February 2018



# Roadside accident



## Incident

Mr G, a self-employed HGV driver, was driving a pick-up lorry when he had to stop to check something on his vehicle. Whilst checking, he was hit by a lorry, sustaining a range of serious injuries.

Mr G fractured 20 major broken bones including his pelvis, tibia, fibula and scapula.

He fractured 14 spinal bones, 2 wrist bones and 6 minor bones including his ribs. Mr G needed to spend 32 days in hospital.



## What MetLife did

The policyholder held 5 units of cover.

MetLife assessed his claim and paid a total of £114,000 consisting of £100,000 for the major broken bones, £6,000 for the minor broken bones and £8,000 for hospitalisation.

Mr G has now been discharged from hospital and is recovering from his injuries.



## Payment

We were able to help him focus on his recovery with a payment of:

# £114,000

Policy purchased on or after 8th February 2018



# Broken bones and hospitalisation



## Incident

Mr W was sledging when he fell off his sled and injured himself.  
He fractured a tibia and fibula, and had to spend a day in hospital as a result.



## What MetLife did

The customer had taken out two policies, the first with one unit of cover, and a second with two units of cover. He'd had taken them out just seven days before the accident occurred.  
MetLife paid £4,800 across both policies for the broken bones, as well as £150 for the hospital stay.



## Payment

We were able to make a payment of:

# £4,950

Policy purchased on or after 8th February 2018



# Child illnesses and accidents





# Broken bones



## Incident

Mr B contacted his adviser when his daughter had an accident during her first week back at school. She had fallen from the monkey bars in the school playground and had broken a radius and ulna in her wrist.



## What MetLife did

Because each bone was a major bone, and Mr B had four units of cover including optional Child Cover, MetLife was able to pay £1,000 for each break.

Mr B received a total benefit of £2,000 eight working days after MetLife first received the claim.



## Payment

We helped him focus on his daughter's recovery with a payment of:

# £2,000

Policy purchased on or after 8th February 2018



# Hospitalisation due to sickle cell disease



## Incident

Ms E contacted MetLife to tell us that her daughter had been diagnosed with sickle cell disease and was in hospital. She was admitted on 8th November, and was discharged on 24th January, having spent a total of 77 days in hospital.



## What MetLife did

Because Ms. E had selected optional Child Cover with her policy, and had four units of cover, MetLife were able to make a total benefit payment of £6,160 for her daughter's hospital stay.



## Payment

We were able to pay a total of:

# £6,160

Policy purchased on or after 8th February 2018





# Child leukemia diagnosis



## Incident

Miss T, the policyholder's child, was admitted to hospital. After investigation, she was diagnosed with acute leukemia. She was in hospital on four separate occasions, totalling ten days.



## What MetLife did

MetLife paid £15,000 for the cancer diagnosis plus £600 for hospitalisation, which helped support the family through a difficult period.



## Payment

We helped the family focus on their daughter's recovery with a payment of:

# £15,600

Policy purchased on or after 8th February 2018



# Hospitalisation due to meningitis



## Incident

Mr A contacted MetLife to let us know that his daughter had been hospitalised due to meningitis. She was admitted to hospital on 28th June, and spent a total of 90 days in hospital care.



## What MetLife did

Because Mr. A had two units of cover, and had selected optional Child Cover as part of his policy, when MetLife received the claim, we were able to make a benefit payment of £3,600 for his daughter's hospital stay.



## Payment

We were able to pay a total of:

# £3,600

Policy purchased on or after 8th February 2018



# Fall from sofa



## Incident

Mr and Mrs G's child slipped and fell from a sofa at home, breaking 2 bones in their wrist.



## What MetLife did

The policyholder held 3 units of cover and Mrs G held 2 units of cover.  
Both had added Optional Child Cover to their policies meaning their child was covered by 5 units.  
For 2 major broken bones, we paid £1,200 under the father's policy and £800 under the mother's policy.



## Payment

We helped the family focus on their child's recovery with a payment of:

# £2,000

Policy purchased on or after 8th February 2018



# Adult sporting injuries





# Bicep tear in boxing training



## Incident

Mr K, an HGV driver, was taking part in non-competitive boxing training when he tore his left bicep. He had four units of cover, as well as optional Active Lifestyle cover on his policy, costing £36 per month.



## What MetLife did

Once MetLife had received the claim, it was processed within nine working days. Because Mr. K had Active Lifestyle cover, he received £4,000 benefit for a tendon rupture. And as well as that - because he spent a day in hospital for the injury - he also received £200 for his hospital stay.



## Payment

We were able to pay a total of:

**£4,200**

Policy purchased on or after 8th February 2018



# Ligament tear playing rugby



## Incident

Mr W, an ambulance support worker, was playing amateur rugby when he ruptured his bicep tendon. He was taken to hospital, where he had surgery on his bicep on the same day.



## What MetLife did

Because he had three units of cover, including Active Lifestyle cover, MetLife paid £3,000 for the tendon rupture.



## Payment

We helped him get back on his feet with a payment of:

**£3,000**

Policy purchased on or after 8th February 2018



# Dislocation playing rugby



## Incident

Ms G, a supermarket cashier, was injured playing rugby. Seven months later she had a magnetic resonance imaging (MRI) scan as she was still in pain.

The scan diagnosed a broken bone and a dislocation in her shoulder.

Keyhole surgery was performed to repair the dislocation.



## What MetLife did

The policyholder held 2 units of cover including optional Active Lifestyle Cover.

MetLife assessed the claim and paid a total of £3,500 consisting of £1,500 for the broken bone and £2,000 for the dislocation.



## Payment

We helped her get back on her feet with a payment of:

# £3,500

Policy purchased on or after 8th February 2018



# Cycling accident



## Incident

Mr C, a nurse, was out cycling one day when he turned into a road and was hit by a motorbike, fracturing a bone in his spine.



## What MetLife did

The policyholder held 2 units of cover. Once the claim form was received, MetLife assessed the claim and within 8 working days, paid Mr C £1,500 for one major broken bone.



## Payment

We helped him with focus on his recovery with a payment of:

# £1,500

Policy purchased on or after 8th February 2018





# Mountain bike accident



## Incident

Mr W, a self-employed carpenter and joiner, suffered injuries when he accidentally crashed his mountain bike.

He broke six major bones in his spine, seven bones in his ribs, and had to spend five days in hospital for treatment.



## What MetLife did

Because Mr W had three units of cover, we paid £13,500 for breaks to Mr W's major bones, £3,150 for his broken ribs, as well as £750 in total for his five-day hospital stay.



## Payment

We helped him recover from his injuries with payments totalling:

# £17,400

Policy purchased on or between 8th February 2018 and 15th October 2021



# Ruptured tendon playing football



## Incident

Mr S was playing 7-a-side football with friends at the weekend when he ruptured his Achilles tendon.

He needed surgery to repair the tendon.



## What MetLife did

The policyholder purchased 2 units of cover including Optional Active Lifestyle Cover just 4 months before he needed to claim.

Upon completion of the claim form and the relevant medical information supplied from the hospital, we paid £2,000 for a ruptured tendon.



## Payment

We helped him focus on his recovery with a payment of:

# £2,000

Policy purchased on or after 8th February 2018



# Football injury



## Incident

Ms A, a lecturer, was playing recreational football when she collided with another player. Her kidney was damaged in the accident which caused internal bleeding, and she had to be hospitalised.

As a result of her injury her kidney had to be removed, and she spent a total of 15 consecutive days undergoing surgery and recovering from the accident.



## What MetLife did

Ms A had two units of cover, meaning that when MetLife received the claim we were able to pay £20,000 for the loss of her kidney – a major organ – and she was also able to claim £1,500 for her hospital stay.



## Payment

We were able to make a payment of:

# £21,500

Policy purchased on or after 8th February 2018



# Fall from a horse



## Incident

Mrs C, a delivery driver, was thrown from a horse whilst out riding. She struck a fence before landing on a concrete floor, sustaining twelve major broken bones and five minor broken bones. She was also hospitalised for thirteen days while she recovered from her injuries.



## What MetLife did

Because she had two units of cover, MetLife paid £19,200 for the major broken bones, £2,000 for the minor broken bones - as well as £100 per day spent in hospital - totaling £1,300.



## Payment

The total benefit paid to help her recover from her injuries, was:

# £22,500

Policy purchased on or after 8th February 2018

**Do you need support with a claim?  
We're ready to help you.**

**Call: 01273 872 456 or 0800 917 0100  
Email: [claims@metlife.uk.com](mailto:claims@metlife.uk.com)**

Please note: Customer names have been anonymised in these real-life MetLife case studies. All policies are subject to policy terms and conditions; exclusions and limitations apply.

Claim payments are made subject to policy terms and conditions. The policy terms and conditions, benefits and premiums of cover purchased before 8th February 2018 differ from policies purchased on or after 8th February 2018. On each case study, we have noted when the policy was purchased so it's clear which version of the policy the benefit payout relates to.

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