

Self-employed HGV driver – case study example, MetLife UK

Extract from MetLife's 2025 Claims Booklet

Roadside accident

59,701 unplanned hospital visits were caused by being the victim of transport 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.