


# Summary of benefits

MetLife MultiProtect 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.



	1 Unit	2 Units	3 Units	4 Units	5 Units
Core Cover	£8	£16	£24	£32	£40
Child Cover	+£1	+£2	+£3	+£4	+£5
Active Lifestyle Cover	+£1	+£2	+£3	+£4	+£5
Healthcare Cover	+£1	+£2	+£3	+£4	+£5

Amounts above are per month

Core Cover	1 Unit	2 Units	3 Units	4 Units	5 Units
<b>Broken bones</b>					
Major (arm, ankle, back, cranium, hip, leg, mandible, neck, pelvis, shoulder or wrist)	£750	£1,500	£2,250	£3,000	£3,750
Minor (any other) excluding the nose	£150	£300	£450	£600	£750
<b>Hospitalisation (per 24 hour period) as a result of accident or sickness</b>					
Hospital admission due to sickness is covered after you've had your policy for 12 months	£50	£100	£150	£200	£250
<b>Accidental permanent injury</b>					
Paralysis of limbs – total and irreversible	£50,000	£100,000	£150,000	£200,000	£250,000
Blindness – permanent and irreversible in both eyes	£40,000	£80,000	£120,000	£160,000	£200,000
Loss of hands or feet – permanent physical severance	£40,000	£80,000	£120,000	£160,000	£200,000
Deafness – permanent and irreversible in both ears	£40,000	£80,000	£120,000	£160,000	£200,000

<b>Core Cover continued</b>	<b>1 Unit</b>	<b>2 Units</b>	<b>3 Units</b>	<b>4 Units</b>	<b>5 Units</b>
Loss of use of elbow, hip, shoulder, knee, ankle, wrist	£20,000	£40,000	£60,000	£80,000	£100,000
Loss of one hand or foot – permanent physical severance	£20,000	£40,000	£60,000	£80,000	£100,000
Loss of thumb	£10,000	£20,000	£30,000	£40,000	£50,000
Deafness – permanent and irreversible in one ear	£10,000	£20,000	£30,000	£40,000	£50,000
Loss of major organ (kidney, spleen, lung, pancreas, urinary bladder or stomach)	£10,000	£20,000	£30,000	£40,000	£50,000
Blindness – permanent and irreversible in one eye	£10,000	£20,000	£30,000	£40,000	£50,000
Loss of speech – permanent and irreversible	£10,000	£20,000	£30,000	£40,000	£50,000
Third-degree burns – covering 20% of the body's surface area	£10,000	£20,000	£30,000	£40,000	£50,000
Loss of finger or toe	£2,500	£5,000	£7,500	£10,000	£12,500

#### Total permanent disablement (bodily injury only)

£50,000	£100,000	£150,000	£200,000	£250,000
---------	----------	----------	----------	----------

#### Accidental death

£40,000	£80,000	£120,000	£160,000	£200,000
---------	---------	----------	----------	----------

#### Funeral benefit

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

Child Cover	1 Unit	2 Units	3 Units	4 Units	5 Units
<b>Broken bones</b>					
Major (arm, ankle, back, cranium, hip, leg, mandible, neck, pelvis, shoulder or wrist)	£250	£500	£750	£1,000	£1,250
Minor (any other) excluding the nose	£50	£100	£150	£200	£250
<b>Hospitalisation (per 24 hour period) as a result of accident or sickness</b>					
Hospital admission due to sickness is covered after you've had your policy for 12 months	£20	£40	£60	£80	£100
<b>Accidental permanent injury</b>					
Paralysis of limbs – total and irreversible	£5,000	£10,000	£15,000	£20,000	£25,000
Blindness – permanent and irreversible in both eyes	£4,000	£8,000	£12,000	£16,000	£20,000
Loss of hands or feet – permanent physical severance	£4,000	£8,000	£12,000	£16,000	£20,000
Deafness – permanent and irreversible in both ears	£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, 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 – permanent and irreversible in one ear	£1,000	£2,000	£3,000	£4,000	£5,000
Loss of major organ (kidney, spleen, lung, pancreas, urinary bladder or stomach)	£1,000	£2,000	£3,000	£4,000	£5,000
Blindness – permanent and irreversible in one eye	£1,000	£2,000	£3,000	£4,000	£5,000
Loss of speech – permanent and irreversible	£1,000	£2,000	£3,000	£4,000	£5,000
Third-degree burns – covering 20% of the body's surface area	£1,000	£2,000	£3,000	£4,000	£5,000
Loss of finger or toe	£250	£500	£750	£1,000	£1,250
<b>Total permanent disablement (bodily injury only)</b>					
	£5,000	£10,000	£15,000	£20,000	£25,000
<b>Cancer benefit</b>					
	£5,000	£10,000	£15,000	£20,000	£25,000
<b>Accidental death</b>					
	£4,000	£8,000	£12,000	£16,000	£20,000

There is no funeral benefit under Child Cover.  
Please see the Policy Terms and Conditions for full details.

Active Lifestyle Cover	1 Unit	2 Units	3 Units	4 Units	5 Units
Ligament tears & tendon ruptures (Achilles, hamstring, ankle, quadriceps, knee, rotator cuff, bicep)	£1,000	£2,000	£3,000	£4,000	£5,000
Dislocations (excluding fingers, thumbs and toes)	£1,000	£2,000	£3,000	£4,000	£5,000

Covers one dislocation and one complete tendon rupture or complete ligament tear in each policy year. Surgical intervention is required for dislocations and tendon ruptures.

Healthcare Cover	1 Unit	2 Units	3 Units	4 Units	5 Units
HIV, Septicaemia caused by MRSA, Hepatitis C, Bacterial Meningitis	£10,000	£20,000	£30,000	£40,000	£50,000
Tuberculosis, Hepatitis B, Clostridium difficile infection	£2,500	£5,000	£7,500	£10,000	£12,500

Children are not covered under optional Active Lifestyle Cover or Healthcare Cover. Please see the Policy Terms and Conditions for full details.

## Wellbeing support centre

With MultiProtect you will also receive free and unlimited access to our professional wellbeing support centre, provided by Health Assured, a leading wellbeing assistance provider in the UK.

Through the Health Assured online portal and dedicated telephone line, you will have independent and confidential access to a wealth of expert resources, 24/7, covering a range of issues, such as:

- General wellbeing
- Family issues
- Bereavement and probate
- Childcare and eldercare
- Emotional support
- Critical and traumatic incidents.

Find out more at [www.metlife.co.uk/multiprotect](http://www.metlife.co.uk/multiprotect)

Tel: 0800 917 0100

[metlife.co.uk/multiprotect](http://metlife.co.uk/multiprotect)

Products and services are offered by MetLife Europe d.a.c. which is an affiliate of MetLife, Inc. and operates under the "MetLife" brand.

MetLife Europe d.a.c. is a private company limited by shares and is registered in Ireland under company number 415123. Registered office at 20 on Hatch, Lower Hatch Street, Dublin 2, Ireland. UK branch office at One Canada Square, Canary Wharf, London E14 5AA. Branch registration number: BR008866. MetLife Europe d.a.c. (trading as MetLife) is authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of our regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from us on request. [www.metlife.co.uk](http://www.metlife.co.uk)