


# 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
<b>Total permanent disablement (bodily injury only)</b>					
	£50,000	£100,000	£150,000	£200,000	£250,000
<b>Accidental death</b>					
	£40,000	£80,000	£120,000	£160,000	£200,000
<b>Funeral benefit</b>					
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 (complete tear of knee, hamstrings or ankle joint ligament) or Tendon ruptures (to Achilles, bicep brachii (upper arm), quadriceps or rotator cuff)	£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)**

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