


MultiProtect 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	£9	£18	£27	£36	£45
Child Cover	+£1	+£2	+£3	+£4	+£5
Active Lifestyle Cover	+£1	+£2	+£3	+£4	+£5
Specialist Healthcare Cover	+£1	+£2	+£3	+£4	+£5

The amounts listed above are the premiums payable per month.

The benefit tables below represent the amount payable in the event of a valid claim.

Core Cover	1 Unit	2 Units	3 Units	4 Units	5 Units
Broken bones					
Major (arm, ankle, back, cranium, hip, leg, mandible, neck, pelvis, shoulder or wrist)	£800	£1,600	£2,400	£3,200	£4,000
Minor (any other) excluding the nose	£200	£400	£600	£800	£1,000
Hospitalisation in the UK and select European countries (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 – <i>total and irreversible</i>	£50,000	£100,000	£150,000	£200,000	£250,000
Blindness – <i>permanent and irreversible</i> in both eyes	£40,000	£80,000	£120,000	£160,000	£200,000
Loss of hands or feet – <i>permanent physical severance</i>	£40,000	£80,000	£120,000	£160,000	£200,000
Deafness – <i>permanent and irreversible</i> in both ears	£40,000	£80,000	£120,000	£160,000	£200,000

The benefit amounts payable for Core Cover are reduced by 50% from the policyholder's 70th birthday.

Core Cover continued	1 Unit	2 Units	3 Units	4 Units	5 Units
Loss of use of elbow, hip, shoulder, knee, ankle or wrist	£20,000	£40,000	£60,000	£80,000	£100,000
Loss of one hand or foot – <i>permanent physical severance</i>	£20,000	£40,000	£60,000	£80,000	£100,000
Loss of thumb	£10,000	£20,000	£30,000	£40,000	£50,000
Deafness – <i>permanent and irreversible</i> 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 – <i>permanent and irreversible</i> in one eye	£10,000	£20,000	£30,000	£40,000	£50,000
Loss of speech – <i>total permanent and irreversible</i>	£10,000	£20,000	£30,000	£40,000	£50,000
Third-degree burns – <i>covering 20% of the body's surface</i>	£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 - <i>unable to look after yourself ever again</i> (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
Non-accidental death					
Within 1 year	Premiums refunded	Premiums refunded	Premiums refunded	Premiums refunded	Premiums refunded
Year 2	£2,000	£4,000	£6,000	£8,000	£10,000
Years 3-4	£3,000	£6,000	£9,000	£12,000	£15,000
Year 5+	£4,000	£8,000	£12,000	£16,000	£20,000

The benefit amounts payable for Core Cover are reduced by 50% from the policyholder's 70th birthday.

Child Cover (optional)	1 Unit	2 Units	3 Units	4 Units	5 Units
Broken bones					
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
Hospitalisation in the UK and select European countries (per 24 hour period) as a result of accident or sickness					
Hospital admission due to sickness 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 – <i>total and irreversible</i>	£5,000	£10,000	£15,000	£20,000	£25,000
Blindness – <i>permanent and irreversible</i> in both eyes	£4,000	£8,000	£12,000	£16,000	£20,000
Loss of hands or feet – <i>permanent physical severance</i>	£4,000	£8,000	£12,000	£16,000	£20,000
Deafness – <i>permanent and irreversible</i> in both ears	£2,000	£4,000	£6,000	£8,000	£10,000
Loss of one hand or foot – <i>permanent physical severance</i>	£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 – <i>permanent and irreversible</i> 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 – <i>permanent and irreversible</i> in one eye	£1,000	£2,000	£3,000	£4,000	£5,000
Loss of speech – <i>total permanent and irreversible</i>	£1,000	£2,000	£3,000	£4,000	£5,000
Third-degree burns – <i>covering 20% of the body's surface</i>	£1,000	£2,000	£3,000	£4,000	£5,000
Loss of finger or toe	£250	£500	£750	£1,000	£1,250
Total permanent disablement - <i>unable to look after yourself ever again</i> (bodily injury only)					
	£5,000	£10,000	£15,000	£20,000	£25,000
Cancer - <i>excluding less advanced cases</i>					
	£5,000	£10,000	£15,000	£20,000	£25,000
Accidental death					
	£4,000	£8,000	£12,000	£16,000	£20,000

Non-accidental death benefit is not included under Child Cover.
Please see the Policy Terms and Conditions for full details.

Active Lifestyle Cover (optional)	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 tear (grade 2) 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 pays benefit for:

- one dislocation; and
- one tendon rupture or grade 3 / grade 2 ligament tear

Dislocations: only dislocations resulting in surgical intervention are covered.

Ligament tears: If benefit has previously been paid for a partial (grade 2) ligament tear in a policy year, benefit for a subsequent complete (grade 3) ligament tear in the same 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.

Specialist Healthcare Cover (optional)	1 Unit	2 Units	3 Units	4 Units	5 Units
Human immunodeficiency virus (HIV), Septicaemia caused by methicillin-resistant Staphylococcus aureus (MRSA), Hepatitis C, Bacterial meningitis	£10,000	£20,000	£30,000	£40,000	£50,000
Tuberculosis - <i>excluding latent tuberculosis</i> , Hepatitis B, Clostridium difficile infection	£2,500	£5,000	£7,500	£10,000	£12,500

Children are not covered under Active Lifestyle Cover or Specialist 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 Wellbeing Support Centre, provided by Health Assured, a leading wellbeing assistance provider in the UK.

Through the Health Assured online portal, digital app and dedicated telephone help line, you will have independent and confidential access to qualified counsellors and legal advisers, 24/7, covering a range of issues, such as:



General wellbeing



Family issues



Bereavement and probate



Childcare and eldercare



Emotional support



Managing debt



Tax issues

Find out more at metlife.co.uk

Tel: 0800 917 0100

metlife.co.uk

The MetLife Wellbeing Support Centre is provided by Health Assured Limited (No.6314620) registered in England at the Peninsula, Victoria Place, Manchester M4 4FB.

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, registered in Ireland under company number 415123. Registered office at 20 on Hatch, Lower Hatch Street, Dublin 2, Ireland. UK branch office at Invicta House, Trafalgar Place, Brighton BN1 4FR. Branch establishment number: BR008866. MetLife Europe d.a.c. (trading as MetLife) is authorised and regulated by Central Bank of Ireland. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request.