

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	£8	£16	£24	£32	£40
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, hip, leg, mandible, neck, pelvis, shoulder, wrist, skull - not including facial bones or ear bones)	£750	£1,500	£2,250	£3,000	£3,750
Minor (ear bones, facial bones other than the mandible - excluding the nose, any other bone not listed as major)	£150	£300	£450	£600	£750
Hospitalisation in the UK (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 both hands or both 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 (not thumb) or toe	£2,500	£5,000	£7,500	£10,000	£12,500
Total permanent disablement - <i>unable to look after yourself ever again</i> (due to accidental 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 (formerly called 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

* The benefit amount payable for Paralysis will be reduced by the amount already paid in connection with the same accident that caused your paralysis.

^ The benefit amount payable for Total Permanent Disablement will be reduced by the amount already paid in connection with the same accident that caused your total disablement.

The maximum amount payable under Core Cover for any ONE of the following insured events is £50,000 per unit of cover:

- a single accident, resulting in any combination of Core Cover benefits being paid
- a single, uninterrupted hospital stay

Once the maximum benefit has been paid for a single insured event as above, your policy will end.

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, hip, mandible, leg, neck, pelvis, shoulder, wrist, skull - not including facial bones or ear bones)	£250	£500	£750	£1,000	£1,250
Minor (ear bones, facial bones other than the mandible - excluding the nose, any other bone not listed as major)	£50	£100	£150	£200	£250
Hospitalisation in the UK (per 24 hour period) as a result of accident, sickness or for the treatment of self-inflicted injury					
Hospital admission due to sickness, or for self-inflicted injury, 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 both hands or both 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
Burn - referred to a specialist burns unit due to its severity, covering at least 5% of the body's surface	£1,000	£2,000	£3,000	£4,000	£5,000
Loss of finger (not thumb) or toe	£250	£500	£750	£1,000	£1,250
Total permanent disablement - <i>unable to look after yourself ever again</i> (due to accidental injury only)					
	£5,000^^	£10,000^^	£15,000^^	£20,000^^	£25,000^^
Cancer - <i>as defined in the Policy Terms & Conditions</i>					
	£5,000	£10,000	£15,000	£20,000	£25,000
Accidental death					
	£4,000	£8,000	£12,000	£16,000	£20,000

Child Cover continued

** The Child Cover benefit amount for Paralysis of Limbs will be reduced by the amount already paid in connection with the same accident that caused the child's paralysis.

^^ The Child Cover benefit amount payable for Total Permanent Disablement will be reduced by the amount already paid in connection with the same accident that caused the child's total disablement.

The maximum amount payable under Child Cover for any ONE of the following insured events is £5,000 per unit of cover:

- a single accident, resulting in any combination of Child Cover benefits being paid.
- a single, uninterrupted hospital stay.
- diagnosis of cancer. [Payment of the benefit for diagnosis of cancer is a separate insured event from any hospital stays]

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**

	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 can pay a benefit for:

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

Dislocations: only dislocations resulting in a radiological scan and surgical intervention or manipulation under anaesthetic are covered.

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

	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

If your policy pays a benefit under Specialist Healthcare Cover, the Specialist Healthcare Cover will end.

Children are not covered under optional Active Lifestyle Cover or Specialist Healthcare Cover.

Please see the Policy Terms & Conditions for full details.

Find out more at www.metlife.co.uk/multiprotect

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