



# Child Cover with MetLife individual protection

## Additional protection for those closest to you

No one wants to think about the worst things that can happen to their children; from playground accidents, serious illness, and even accidental death, the things that no one wants to happen could be right around the corner.

At MetLife we understand that providing financial protection for these things can make even the most difficult situations that little bit more manageable, and we're committed to supporting our customers with protection policies flexible to the whole family, not just the policyholder.

Child Cover is optional cover that can be added to our individual protection policies and extends cover to children in the family\*. Here are just a few things to consider that might help decide whether Child Cover is right for you:

- All children are protected under a policy, even if they don't live with you
- Children are eligible from 6 months old
- Child Cover is available until the age of 18, or 23 if they are still classed as a dependant\*\*

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 in the UK (per 24 hour period) as a result of accident or sickness</b>					
Hospital admission due to sickness is covered once the Child Cover has been held for at least 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 – total permanent and irreversible	£1,000	£2,000	£3,000	£4,000	£5,000
Third-degree burns – covering 20% of the body's surface	£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 - unable to look after yourself ever again (bodily injury only)</b>					
	£5,000	£10,000	£15,000	£20,000	£25,000
<b>Cancer - excluding less advanced cases</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

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

Benefit payments could cover a number of unexpected costs related to everyday accidents and illnesses. For example, if a child was to break their arm in the school playground, or they needed to spend an extended time in hospital, benefit payments might be used to cover:

- Taxis to the hospital
- A childminder while you are at work
- Home education if they were unable to attend school
- Everyday food and bills if you are not entitled to paid leave

Child Cover is available for £1 per unit per month up to a maximum of five units. So for an additional £5 per month, all children in a family will be protected for:

- £1250 per major broken bone
- £100 for every 24 hours in hospital
- Cancer diagnosis benefit – excluding less advanced cases – of £25,000
- Total permanent disablement benefit of £25,000

And not only that, because anyone can apply for an individual protection policy with MetLife, both parents are able to take out an individual protection policy, meaning Child Cover would be available once on each policy. Child Cover can provide the peace of mind that should the worst happen, you will have financial protection in place that will help you deal with many difficult situations.



\*Child Cover provides protection for the policyholder's children, step-children, or legally adopted children.

\*\*A dependant is defined as being in education, on an unpaid traineeship or apprenticeship, or with dependency on you due to mental and / or physical disability

**If you're an adviser and want to find out more about Child Cover, call our Protection Team on 0800 917 2221 – or email us at [protection@metlife.com](mailto:protection@metlife.com)**

**[metlife.co.uk/intermediary/protection/](https://metlife.co.uk/intermediary/protection/)**

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