


# 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)<br>or<br>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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