


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 |
|--|---------|----------|----------|----------|----------|
| Broken bones | | | | | |
| 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 |
| Hospitalisation (per 24 hour period) as a result of accident or sickness | | | | | |
| Hospital admission due to sickness is covered after you've had your policy for 12 months | £50 | £100 | £150 | £200 | £250 |
| Accidental permanent injury | | | | | |
| 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 |

| Core Cover continued | 1 Unit | 2 Units | 3 Units | 4 Units | 5 Units |
|--|-------------------|-------------------|-------------------|-------------------|-------------------|
| 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 |
| Total permanent disablement (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 |
| 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 |

| Child 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) | £250 | £500 | £750 | £1,000 | £1,250 |
| Minor (any other) excluding the nose | £50 | £100 | £150 | £200 | £250 |
| Hospitalisation (per 24 hour period) as a result of accident or sickness | | | | | |
| Hospital admission due to sickness is covered after you've had your policy for 12 months | £20 | £40 | £60 | £80 | £100 |
| Accidental permanent injury | | | | | |
| 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 |
| Total permanent disablement (bodily injury only) | | | | | |
| | £5,000 | £10,000 | £15,000 | £20,000 | £25,000 |
| Cancer benefit | | | | | |
| | £5,000 | £10,000 | £15,000 | £20,000 | £25,000 |
| Accidental death | | | | | |
| | £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

Tel: 0800 917 0100**metlife.co.uk/multiprotect**

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