



Child Cover with MortgageSafe

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 to serious illnesses, 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 MortgageSafe policies and extends cover to children in the family*. It's not connected to your mortgage, and is there to provide additional financial protection from the unexpected things that can occur in life.

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**
- This cover provides a lump sum of money directly to the policyholder
- It can be selected and removed from the policy at any time after the policy start date.

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 £3 per month on top of your MortgageSafe premium, and all children in a family will be protected for:

- £500 per major broken bone
- £100 per minor broken bone
- £50 for every 24 hours in hospital – once the policy has been held for 12 months
- Cancer diagnosis benefit – excluding less advanced cases – of £10,000

Because unexpected things can happen at any time, Child Cover can provide the peace of mind that should the worst happen, you'll have financial protection in place that will help you deal with many difficult situations.



Broken bones

Major (arm, ankle, back, cranium, hip, leg, mandible, neck, pelvis, shoulder or wrist)	£500
Minor (any other) excluding the nose	£100

Hospitalisation (per 24 hour period) as a result of accident or illness

Hospital admission due to illness after cover has been held for 12 months	£50 per day
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Cancer - excluding less advanced cases

Lump sum per valid diagnosis, per child	£10,000
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*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 a financial 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

metlife.co.uk/intermediary/protection/

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