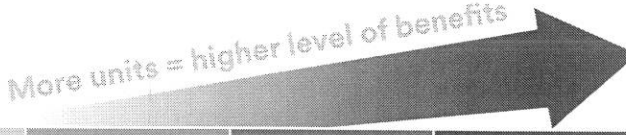


Step 3 – Choose your level of protection

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 per month	£16 per month	£24 per month	£32 per month	£40 per month
Child Cover	+£1 per month	+£2 per month	+£3 per month	+£4 per month	+£5 per month
Active Lifestyle Cover	+£1 per month	+£2 per month	+£3 per month	+£4 per month	+£5 per month
Healthcare Cover	+£1 per month	+£2 per month	+£3 per month	+£4 per month	+£5 per month

Table of benefits

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
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

Core Cover continued	1 Unit	2 Units	3 Units	4 Units	5 Units
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

	Premiums refunded	Premiums refunded	Premiums refunded	Premiums refunded	Premiums refunded
Within 1 year					
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

Table of benefits

Optional cover

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

Child Cover continued	1 Unit	2 Units	3 Units	4 Units	5 Units
Accidental permanent injury					
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
Active Lifestyle Cover					
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					
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

There is no funeral benefit under Child Cover.

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

Please see the Policy Terms and Conditions for full details.