


EverydayProtect Summary of Benefits

MetLife EverydayProtect 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 | £10 | £20 | £30 | £40 | £50 |
| Child Cover | +£2 | +£4 | +£6 | +£8 | +£10 |
| Active Lifestyle Cover | +£1 | +£2 | +£3 | +£4 | +£5 |

The amounts listed above are the premiums payable per month.

The benefit tables below represent the amount payable in the event of a valid claim.

| Core Cover | 1 Unit | 2 Units | 3 Units | 4 Units | 5 Units |
|------------------------------------------------------------------------------------------------------------------------------|---------------|----------------|----------------|----------------|----------------|
| Broken bones | | | | | |
| Major (arm, ankle, back, hip, mandible, leg, neck, pelvis, shoulder, wrist, skull - not including facial bones or ear bones) | £1,000 | £2,000 | £3,000 | £4,000 | £5,000 |
| Minor (ear bones, facial bones other than the mandible, excluding the nose, any other bone not listed as major) | £250 | £500 | £750 | £1,000 | £1,250 |
| Hospitalisation in the UK (per 24 hour period) as a result of accident or sickness | | | | | |
| Hospital admission due to sickness is covered once you've held the policy for at least 12 months | £50 | £100 | £150 | £200 | £250 |

The benefit amounts payable for Core Cover are reduced by 50% from the policyholder's 70th birthday.

| Core Cover continued | 1 Unit | 2 Units | 3 Units | 4 Units | 5 Units |
|----------------------------------------------------------------------------------------------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Accidental permanent injury | | | | | |
| Paralysis of limbs – <i>total and irreversible</i> | £25,000 | £50,000 | £75,000 | £100,000 | £125,000 |
| Blindness in both eyes – <i>permanent and irreversible</i> | £20,000 | £40,000 | £60,000 | £80,000 | £100,000 |
| Loss of both hands or both feet – <i>permanent physical severance</i> | £20,000 | £40,000 | £60,000 | £80,000 | £100,000 |
| Deafness in both ears – <i>permanent and irreversible</i> | £7,500 | £15,000 | £22,500 | £30,000 | £37,500 |
| Loss of use of elbow, hip, shoulder, knee, ankle or wrist | £7,500 | £15,000 | £22,500 | £30,000 | £37,500 |
| Loss of one hand or foot – <i>permanent physical severance</i> | £7,500 | £15,000 | £22,500 | £30,000 | £37,500 |
| Loss of thumb | £7,500 | £15,000 | £22,500 | £30,000 | £37,500 |
| Third-degree burns – <i>covering 20% of the body's surface</i> | £7,500 | £15,000 | £22,500 | £30,000 | £37,500 |
| Loss of major organ (kidney, spleen, lung, pancreas, urinary bladder or stomach) | £7,500 | £15,000 | £22,500 | £30,000 | £37,500 |
| Blindness in one eye – <i>permanent and irreversible</i> | £7,500 | £15,000 | £22,500 | £30,000 | £37,500 |
| Loss of speech – <i>total permanent and irreversible</i> | £7,500 | £15,000 | £22,500 | £30,000 | £37,500 |
| Deafness in one ear – <i>permanent and irreversible</i> | £2,500 | £5,000 | £7,500 | £10,000 | £12,500 |
| Loss of finger (not thumb) or toe | £2,500 | £5,000 | £7,500 | £10,000 | £12,500 |
| Total permanent disablement - <i>unable to look after yourself ever again (due to accidental injury only)</i> | | | | | |
| | £50,000* | £100,000* | £150,000* | £200,000* | £250,000* |
| Accidental death | | | | | |
| | £20,000 | £40,000 | £60,000 | £80,000 | £100,000 |
| Non-accidental death | | | | | |
| 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 |

*The benefit amount payable for Total Permanent Disablement will be reduced by the amount already paid in connection with the same accident that caused your total disablement.

The maximum total amount payable for a single insured event, for any combination of Core Cover benefits, is £50,000 per unit of cover. Once the maximum benefit amount has been paid, your policy will end.

The benefit amounts payable for Core Cover are reduced by 50% from the policyholder's 70th birthday.

| Child Cover (optional) | 1 Unit | 2 Units | 3 Units | 4 Units | 5 Units |
|------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|----------------------|----------------------|----------------------|----------------------|
| Broken bones | | | | | |
| Major (arm, ankle, back, hip, mandible, leg, neck, pelvis, shoulder, wrist, skull - not including facial bones or ear bones) | £250 | £500 | £750 | £1,000 | £1,250 |
| Minor (ear bones, facial bones other than the mandible, excluding the nose, any other bone not listed as major) | £50 | £100 | £150 | £200 | £250 |
| Hospitalisation in the UK (per 24 hour period) as a result of accident or sickness | | | | | |
| Hospital admission due to sickness or treatment of self-inflicted injury, is covered once the Child Cover has been held for at least 12 months | £20 | £40 | £60 | £80 | £100 |
| Accidental permanent injury | | | | | |
| Paralysis of limbs – <i>total and irreversible</i> | £5,000 | £10,000 | £15,000 | £20,000 | £25,000 |
| Blindness in both eyes – <i>permanent and irreversible</i> | £4,000 | £8,000 | £12,000 | £16,000 | £20,000 |
| Loss of both hands or both feet – <i>permanent physical severance</i> | £4,000 | £8,000 | £12,000 | £16,000 | £20,000 |
| Deafness in both ears – <i>permanent and irreversible</i> | £2,000 | £4,000 | £6,000 | £8,000 | £10,000 |
| Loss of one hand or foot – <i>permanent physical severance</i> | £2,000 | £4,000 | £6,000 | £8,000 | £10,000 |
| Loss of use of elbow, hip, shoulder, knee, ankle or 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 in one ear – <i>permanent and irreversible</i> | £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 in one eye – <i>permanent and irreversible</i> | £1,000 | £2,000 | £3,000 | £4,000 | £5,000 |
| Loss of speech – <i>total permanent and irreversible</i> | £1,000 | £2,000 | £3,000 | £4,000 | £5,000 |
| Burn - <i>referred to a specialist burns unit due to its severity, covering 5% of the body's surface</i> | £1,000 | £2,000 | £3,000 | £4,000 | £5,000 |
| Loss of finger (not thumb) or toe | £250 | £500 | £750 | £1,000 | £1,250 |
| Total permanent disablement - <i>unable to look after yourself ever again (due to accidental injury only)</i> | | | | | |
| | £5,000 [^] | £10,000 [^] | £15,000 [^] | £20,000 [^] | £25,000 [^] |
| Cancer - <i>as defined in the policy Terms & Conditions</i> | | | | | |
| | £5,000 | £10,000 | £15,000 | £20,000 | £25,000 |
| Accidental death | | | | | |
| | £4,000 | £8,000 | £12,000 | £16,000 | £20,000 |

[^]The Child Cover benefit amount payable for Total Permanent Disablement will be reduced by the amount already paid in connection with the same accident that caused the child's total disablement.

The maximum total amount payable for a single insured event, for any combination of Child Cover benefits, is £5,000 per unit of cover.

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

| Active Lifestyle Cover (optional) | 1 Unit | 2 Units | 3 Units | 4 Units | 5 Units |
|-------------------------------------------------------------------------------------------------|--------|---------|---------|---------|---------|
| Dislocation (excluding fingers, thumbs and toes) | £1,000 | £2,000 | £3,000 | £4,000 | £5,000 |
| Ligament tear - complete (grade 3) tear of knee or ankle joint ligament | £1,000 | £2,000 | £3,000 | £4,000 | £5,000 |
| Ligament tear - partial tear (grade 2) of knee or ankle joint ligament | £500 | £1,000 | £1,500 | £2,000 | £2,500 |
| Tendon rupture (to Achilles, hamstring, bicep brachii (upper arm), quadriceps, or rotator cuff) | £1,000 | £2,000 | £3,000 | £4,000 | £5,000 |

Limitations to benefits

In each policy year, Active Lifestyle Cover pays benefit for:

- one dislocation; and
- one tendon rupture or grade 3 / grade 2 ligament tear

Dislocations: only dislocations resulting in a radiological scan and surgical intervention or manipulation under anaesthetic are covered.

Ligament tears: If benefit has previously been paid for a partial (grade 2) ligament tear in a policy year, the benefit for a subsequent complete (grade 3) ligament tear in the same year will be the same as that paid for a partial (grade 2) ligament tear.

Benefit payable is reduced by 50% from the policyholder's 70th birthday.

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metlife.co.uk

The MetLife Wellbeing Support Centre is provided by Health Assured Limited (No.6314620) registered in England at the Peninsula, Victoria Place, Manchester M4 4FB.

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