


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</i> (due to accidental injury only)					
	£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.

Tel: 0800 917 0100

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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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For every moment, there's  **MetLife**