

Horse Riding Injury – case study example, MetLife UK

Extract from MetLife's 2025 Claims Booklet

Injured being thrown from a horse

Incident

Mrs C, a delivery driver, was thrown from a horse while riding. She struck a fence before landing on a concrete floor, sustaining breaks to 12 major bones and five minor bones. She was hospitalised for 13 days while she recovered from her injuries.

What MetLife did

Because she had two units of cover, MetLife paid £19,200 for the major broken bones, £2,000 for the minor bones – as well as £100 for each 24-hours she was in hospital – which totaled £1300.

Payment

We helped our customer focus on her recovery with a total payment of:

£22,500

Policy purchased on or after 8th February 2018.

