

Football Injury – case study example, MetLife UK

Extract from MetLife's 2025 Claims Booklet

Football injury

Incident

Ms A, a lecturer, was playing recreational football when she collided with another player. Her kidney was damaged in the accident which caused internal bleeding, and she had to be hospitalised.

As a result of her injury her kidney had to be removed, and she spent a total of 15 consecutive days undergoing surgery and recovering from the accident.



What MetLife did

Ms A had two units of cover, meaning that when MetLife received the claim we were able to pay £20,000 for the loss of her kidney – a major organ – and she was also able to claim £1,500 for her hospital stay.

Payment

We were able to make a payment of:

£21,500

Policy purchased on or after 8th February 2018.