

Construction worker – fall from ladder – case study example, MetLife UK

Extract from MetLife's 2025 Claims Booklet

Fall from ladder

453,004 people were unexpectedly admitted to hospital as a result of falls and trips this year*

Incident

Whilst on a construction site, Mr K was working up a ladder at a height of 3 metres. He fell, sustaining 5 spinal fractures as well as 5 broken ribs. He spent 20 days in hospital receiving treatment for his injuries.

What MetLife did

Mr K held 4 units of cover. Following assessment of his claim, we paid £15,000 for the major broken spinal bones, £3,000 for the minor broken rib bones and £4,000 for hospitalisation.

Payment

We helped Mr K focus on his recovery with a payment of:

£22,000

Policy purchased on or after 8th February 2018.

* Source: MetLife Everyday Risk Report