

Mountain Bike Accident – case study example, MetLife UK

Extract from MetLife's 2025 Claims Booklet

Mountain bike accident

Incident

Mr W, a self-employed carpenter and joiner, suffered injuries when he accidentally crashed his mountain bike.

He broke six major bones in his spine, seven bones in his ribs, and had to spend five days in hospital for treatment.

What MetLife did

Because Mr W had three units of cover, we paid £13,500 for breaks to Mr W's major bones, £3,150 for his broken ribs, as well as £750 in total for his five-day hospital stay.

Payment

We helped him recover from his injuries with payments totalling:

£17,400

Policy purchased on or between 8th February 2018 and 15th October 2021.

