

# Riders and Benefits table



Benefit Category	Rider	Description	Live Life	Future Protect	International Wealth Builder	Investor Advantage
Accident	Accident Care	<ul style="list-style-type: none"> <li>This benefit covers Accidental Loss of Life, Permanent Partial &amp; Total Disability due to Accidents &amp; Accidental medical reimbursement</li> </ul>	Optional			
Accident	Accidental Loss of Life	<ul style="list-style-type: none"> <li>This benefit will be paid out in case of accidental death</li> <li>In Future Protect this benefit doubles in case of loss of life on a common carrier</li> <li>Available for Residents/Non-residents</li> </ul>	Optional	Optional	Optional	
Accident	Personal Accident on Life (PAL)	<ul style="list-style-type: none"> <li>Accidental Loss of Life, Permanent Partial &amp; Total Disability due to Accident</li> <li>Accidental Loss of Life, Permanent Partial &amp; Total Disability due to Accident on Common Carrier &amp; Flying</li> <li>Accidental Medical Reimbursement</li> <li>Accident Disability Weekly Income (Up to 104 Weeks)</li> </ul>	Optional			
Critical Illness	Accelerated Critical Illness	<ul style="list-style-type: none"> <li>Critical Illness (CI) benefit is accelerated when diagnosed with any of the covered Critical Illnesses (this amount will impact the life cover)</li> <li>FP has 3 options - Cancer only; or 3 CI; or 32 CI</li> </ul>	Optional 32 illnesses	Optional 1, 3, 32 illnesses		
Critical Illness	Standard Critical Illness	<ul style="list-style-type: none"> <li>Critical Illness (CI) benefit is paid out when diagnosed with any of the covered critical illness (this amount will not impact the life cover)</li> </ul>		Optional 1, 3, 32 illnesses	Optional 32 illnesses	
Disability	Forever	<ul style="list-style-type: none"> <li>In case of Permanent Partial Disability or Permanent Total Disability resulting from Accident or Sickness this benefit guarantees a lifetime monthly income (minimum guaranteed period of 20 yrs.)</li> </ul>	Optional			
Disability	Permanent Partial Disability	<ul style="list-style-type: none"> <li>Guaranteed cash payment in case of Permanent Total Disability (PTD) due to accident or sickness</li> </ul>	Optional			
Disability	Permanent Total Disability	<ul style="list-style-type: none"> <li>Guaranteed cash payment in case of Permanent Total Disability (PTD) due to accident or sickness is paid in consecutive months 6, 12, 24 months</li> </ul>	Optional	Optional	Optional	
Disability	Waiver of Premium	<ul style="list-style-type: none"> <li>In case of disability/death, MetLife will continue paying premium for all the remaining waiver of premium duration to guarantee the plan remains in force</li> <li>Live Life cover Death and Disability as well</li> </ul>	Optional	Optional	Optional	
Disability	Short Term Incapacity	<ul style="list-style-type: none"> <li>Covers inability to work in qualified occupation (based on education, training or experience) due to accident or sickness for up to 2 years.</li> </ul>			Built-in	
Hospitalization	Hospitalization	<ul style="list-style-type: none"> <li>This benefit will pay a weekly income up to USD 2,000 during the treatment period spent in a hospital by the covered Insured(s) due to accident or sickness.</li> </ul>		Optional		
Hospitalization	Hospital Care	<ul style="list-style-type: none"> <li>Guaranteed cash payments for the period of hospitalization up to 52 weeks</li> <li>Surgical expenses due to Sickness or accident</li> <li>Permanent Total Disability due to Sickness</li> </ul>	Optional			
Other	MetLife Discount Card	<ul style="list-style-type: none"> <li>Offers discounts ranging from 10% - 30% at selected medical providers in UAE</li> </ul>	Built-in	Built-in	Built-in	Built-in
Other	Second Medical Opinion	<ul style="list-style-type: none"> <li>A second medical opinion service from renowned medical centers in the USA is also available for free</li> </ul>	Built-in	Built-in	Built-in	Built-in
Other	Terminal Illness Benefit	<ul style="list-style-type: none"> <li>The life benefit will be accelerated upon diagnosis with Terminal illness.</li> </ul>	Built-in	Built-in		

Disclaimer: Please refer KFD's for further information. Subject to underwriting Guidelines and T&C's.  
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