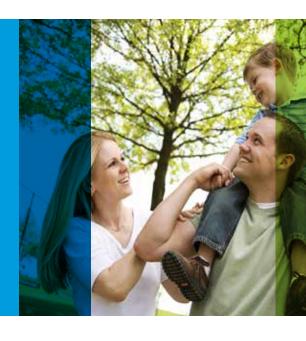
Olympic Plan



Product Description

Why Olympic Plan?

- An insurance plan that allows you to customize the right protection for your family.
- Worldwide coverage

Stand-alone or Rider

Stand-alone

Currency

US Dollar

Gender

Male & female

Coverage Provided

- Loss of Life due to Accident (AD), Permanent Partial
 Disability due to Accident (PPD), Permanent Total Disability
 due to Accident (PTD)
- Accident Medical Expense Reimbursement
- Accident In-Hospital Income

Eligibility

Eligibility	Annual	3 yr SP	5 yr SP	7 yr SP	10 yr SP
Insured and Spouse	18 - 66	18 - 66	18 - 65	18 - 63	18 - 60

Eligibility	Annual	3 yr SP	5 yr SP	7 yr SP	10 yr SP
Children	1 - 23	1 - 21	1 - 19	1 - 17	1 - 14

Note: Children between the ages of 1 - 19 (or till age 23, if they are full-time students) are eligible for coverage.

Benefits per Unit or Plan

White Collar

	Individual Plan	Family Plan (2 children free)			
Class A & B		Insured	Spouse	Children	
Accidental Death, Dismemberment, Loss of Sight, Hearing Indemnity, Permanent Total Disability	30,000	15,000	15,000	7,500	
Accident Medical Reimbursement	3,000	1,500	1,500	750	
Accident In- Hospital Weekly Income	300	150	150	75	
Annual Premium (Age 18 – 66)	135.75	135.75 Additional premium/child – 16.00			
3 Year Single Premium (Age 18 – 66)	386.88	386.88 Additional premium/child – 45.60			
5 Year Single Premium (Age 18 – 65)	610.89	610.89 Additional premium/child – 72.00			

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7 Year Single Premium (Age 18 – 63)	807.72	807.72 Additional premium/child – 95.20
10 Year Single Premium (Age 18 – 60)	1,086.00	1,086.00 Additional premium/child – 128.00

Blue Collar

	Individual Plan	Family Plan (2 children free)		
Class C & D		Insured	Spouse	Children
Accidental Death, Dismemberment, Loss of Sight, Hearing Indemnity, Permanent Total Disability	15,000	7,500	7,500	3,750
Accident Medical Reimbursement	1,500	750	750	375
Accident In- Hospital Weekly Income	150	75	75	37.5
Annual Premium (Age 18 – 66)	99	99 Additional premium/child – 8.00		
3 Year Single Premium (Age 18 – 66)	282.15	282.15 Additional premium/child – 22.80		
5 Year Single Premium (Age 18 – 65)	445.50	445.50 Additional premium/child – 36.00		
7 Year Single Premium (Age 18 – 63)	589.05	589.05 Additional premium/child – 47.60		
10 Year Single Premium (Age 18 – 60)	792.00	792.00 Additional premium/child – 64.00		

Note: AD&D, PTD benefit for children is limited to \$7,500 irrespective of the plan type (White Collar / Blue Collar) and number of units purchased.

MetLife will charge VAT on all UAE policies which are subject to value added tax ("VAT") in accordance with the provisions of UAE Federal Law No. (8) of 2017 on VAT.

Minimum Benefit

1 unit

Maximum Benefit

6 units

Waiting Period / Deductible

Not Applicable

Policy Fee

- USD 5 for annual mode
- USD 15 for single premium mode

Terms Available

• Annual, 3,5,7 or 10 year single premium

Premium Modes

- Annual:
- Semi-annual, quarterly and monthly within standing rules

Modal Loads

Semi - annual : 1.04 x annual / 2

• Quarterly: 1.08 x annual / 4

• Monthly: 1.08 x annual / 12

Exclusions

- Suicide, war, terrorist acts, pre-existing conditions, hazardous sports etc.
- Please refer the policy document for more details.
- If Insured resides in any of the sanctioned countries*

*Sanctioned countries as of February 2020: Crimea region, Cuba, Iran, North Korea and Syria (subject to changes).

Cancellation

- Annualy renewable policies are cancellable.
- Single premium policies are-non cancellable.

Renewability & Expiry

Insured & Spouse

- Renewable up to age 70.
- Expiration: Policy anniversary following age 70.

Children

- Renewable up to age 24.
- Expiration: Policy anniversary following age 24.

Single premium policies expire at the end of their respective terms.

Grace Period

- A grace period of sixty (60) days (for annual mode) and thirty
 (30) days (for semi-annual / quarterly mode) will be granted
 for the payment of each premium falling due after the first
 premium, during which time the policy shall be continued in
 force, unless the policy has been cancelled in accordance
 with "Cancellation". If loss occurs within the Grace Period, any
 premium then due and unpaid will be deducted in settlement.
- Grace Period is not applicable for single premium policies.

Reinstatement

Within six (6) months from date of lapsation.

30 - Day Free Look Period

MetLife offers a 30 day free trial following the issuance date, during which time you may cancel the plan by writing to Customer Service Department at MetLife. You are entitled to a refund of premium. No refund will be made if a claim has already been paid.

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Claims

Claims Processing

 Claims are only payable by the Company upon delivery of the policy together with satisfactory proof of:

- (a) the occurrence of the assured event as stated in the policy specification schedule
- (b) the age of the insured and
- (c) the title of the claimant
- Claims must be sent to:

Claims Department - MetLife

P.O. Box 371916, Dubai, UAE

Tel. +971 4 415 4555

Fax. +971 4 415 4445

E-mail: lifeclaims@metlife.ae

The above are the key features of the product.

Please refer to policy contract for further clarifications and complete coverage conditions / exclusions; in case of discrepancy between the conditions mentioned above and the policy itself, the latter shall supersede.

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MetLife, Inc. (NYSE: MET), through its subsidiaries and affiliates ("MetLife"), is one of the world's leading financial services companies, providing insurance, annuities, employee benefits and asset management to help its individual and institutional customers navigate their changing world.

Founded in 1868, MetLife has operations in more than 40 countries and holds leading market positions in the United States, Japan, Latin America, Asia, Europe and the Middle East. For more information, visit www.metlife.com.

MetLife is a pioneer of life insurance with a presence of nearly 65 years in the Gulf. Through its branches, MetLife offers life, accident and health insurance along with retirement and savings products to individuals and corporations.

For more information, visit www.metlife-gulf.com.

