



Together, no matter what.

Dear Customer,

As countries around the world take preventive measures to limit the spread of Coronavirus (COVID-19), we at MetLife want you to know that we're here for you and operationally prepared to handle all customer questions and service all claims in a timely manner. In these extremely challenging times, we would like to share our heartfelt support and solidarity with you and your families; we will get through this together, no matter what.

To ensure business continuity and preparedness, MetLife has launched a comprehensive approach to assess business readiness across all critical functions and markets through the lens of a global pandemic.

MetLife takes the health and well-being of our customers and their employees, our associates, and our business partners seriously. With that in mind, we are working diligently to keep you informed and up to date with all relative developments.

Policy eligibility and impact by COVID-19:

- **Accidental & Health:** With regards to the declaration of the Coronavirus (COVID-19) as a pandemic by the World Health Organization (WHO), we want to inform you that our individual A&H policies do not contain any exclusions for pandemics and therefore, all individual A&H claims related to Coronavirus (COVID-19) are covered under the general terms and conditions of the policy – subject to existing exclusions in each product's terms & conditions.
- **Individual Life, Savings and Investments:** With regards to the declaration of the Coronavirus (COVID-19) as a pandemic by the World Health Organization (WHO), we want to inform you that our Individual Life, Savings and Investments policies do not contain any exclusions for pandemics and therefore, all Individual Life, Savings and Investments claims related to Coronavirus (COVID-19) are covered under the general terms and conditions of the policy - subject to existing exclusions in each product's terms & conditions.

We thank you for your continued trust. While this crisis will pass, we, will overcome it together. In the event you have any questions please contact your MetLife representative. As updates become available, we will share them going forward.

For more information on COVID-19, health tips, and our FAQ, please visit <https://www.metlife-gulf.com/Covid-19/>

Sincerely,

MetLife

*All terms and conditions of the policies will apply in relation to eligibility, benefits, limits and everything else.