

CritiCare



Product Description

Why CritiCare?

- A critical illness plan that provides financial protection if diagnosed with any of the covered 32 critical illnesses or 75% cash back with potential bonuses if the benefit is not used at the end of the plan term
- Worldwide Coverage

Currency

US Dollar (USD).

Stand-alone or Rider

Stand-alone

Age Eligibility, Policy Term & Coverage Amounts

Plan Term	Premium Payment Term	Issue Age	Coverage Amount
10	5	18-55	25,000 - 200,000 for age 18 - 40 25,000 - 150,000 for age 41 - 55
15	7	18-55	25,000 - 200,000 for age 18 - 40 25,000 - 150,000 for age 41 - 55
20	10	18-50	25,000 - 200,000 for age 18 - 40 25,000 - 150,000 for age 41 - 50

Maturity

At policy anniversary immediately following the policy term.

Policy Benefits

Critical Illness Benefit

A lump sum benefit is paid when diagnosed with any of the below listed 32 critical illnesses.

32 Critical Illnesses Covered

Stroke	Motor Neuron Disease
Cancer	Parkinson's Disease
First Heart Attack	Brain Tumor
Major Burns	Head Trauma
Heart Valve Surgery	Bacterial Meningitis
Surgery to Aorta	Blindness (Total Loss of Sight)
End Stage Liver Failure	Coma
Primary Pulmonary Hypertension	Coronary Artery By-pass Surgery
End-stage Lung Disease	Multiple Sclerosis
Kidney Failure	Total Paralysis (Loss of use of Limbs)
Major Organ / Bone Marrow Transplantation	Alzheimer's Disease / Severe Dementia
Aplastic Anemia	Encephalitis
Total Loss of Hearing (Deafness)	Apallic Syndrome
Total Loss of Speech	Progressive Scleroderma
Muscular Dystrophy	Poliomyelitis
Systemic Lupus Erythematosus with Lupus Nephritis	Fulminant Hepatitis

Waiting Period

90 days waiting period applicable to new and reinstated policies.

Loss of Life Benefit

The plan offers the following loss of life benefit if the event occurs when this policy is active:

Loss of Life	Benefit Amount
Due to a covered critical illness	Full coverage amount
Due to a non-covered critical illness or other cause	Refund of the premiums paid

Coverage Amount

- Minimum Coverage: USD 25,000
- Maximum Coverage: USD 200,000

Premium

Premium for 10 year Term							
Sum Assured (USD)							
Issue Age	25,000	50,000	75,000	100,000	125,000	150,000	200,000
	Premium						
18 to 30	1,250	2,500	3,750	5,000	6,250	7,500	10,000
31 to 35	1,625	3,250	4,875	6,500	8,125	9,750	13,000
36 to 40	2,000	4,000	6,000	8,000	10,000	12,000	16,000
41 to 45	2,500	5,000	7,500	10,000	12,500	15,000	-
46 to 50	3,250	6,500	9,750	13,000	16,250	19,500	-
51 to 55	5,000	10,000	15,000	20,000	25,000	30,000	-

Premium for 15 year Term							
Sum Assured (USD)							
Issue Age	25,000	50,000	75,000	100,000	125,000	150,000	200,000
	Premium						
18 to 30	-	1,750	2,625	3,500	4,375	5,250	7,000
31 to 35	-	2,250	3,375	4,500	5,625	6,750	9,000
36 to 40	1,500	3,000	4,500	6,000	7,500	9,000	12,000
41 to 45	2,000	4,000	6,000	8,000	10,000	12,000	-
46 to 50	3,000	6,000	9,000	12,000	15,000	18,000	-
51 to 55	3,500	7,000	10,500	14,000	17,500	21,000	-

Premium for 20 year Term							
Sum Assured (USD)							
Issue Age	25,000	50,000	75,000	100,000	125,000	150,000	200,000
	Premium						
18 to 30	-	1,250	1,875	2,500	3,125	3,750	5,000
31 to 35	-	2,000	3,000	4,000	5,000	6,000	8,000
36 to 40	1,375	2,750	4,125	5,500	6,875	8,250	11,000
41 to 45	1,750	3,500	5,250	7,000	8,750	10,500	-
46 to 50	2,250	4,500	6,750	9,000	11,250	13,500	-

MetLife will charge VAT on all Bahrain policies which are subject to value added tax ("VAT") from the effective date and in accordance with the provisions of the VAT regulations applicable in Bahrain.

Premium Payment Modes

Annual, Semi-annual, quarterly & monthly.

Modal Loads

- Semi-annual : Annual / 2
- Quarterly : Annual / 4
- Monthly : Annual / 12

Reduced Paid-Up (RPU)

- The accumulated bonus (if any) will be paid in full, at the date of RPU. This policy does not receive any further bonus once it has been made RPU.
- The RPU is provided at the client's request - or automatically at the end of the grace period.

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 July 2020: Crimea region, Cuba, Iran, North Korea and Syria (subject to changes).

Cancellation

Cancellable

Grace Period

- A Grace Period of thirty (30) days shall be allowed for the payment of premiums, during which period the policy will remain in force. If Loss occurs during this 30 days grace period, the outstanding premium shall be deducted in settlement of this policy. After the expiry of the 30 days, the policy will be cancelled without value.
- The following actions will take place in the event of default of premium payment and the completion of the grace period.

Actions at end of Grace Period		
Timing of end of Grace Period	Policy has acquired RPU benefits	Actions
Before the 25th monthly Premium or the 3rd annual Premium	No	Policy is cancelled without value (as stated in the policy conditions)
After the 25th monthly Premium or the 3rd annual Premium	Yes	Policy is made "paid up" with the reduced paid up (RPU) benefits

Reinstatement

- When this policy terminates by reason of nonpayment of premium before its conversion to Reduced Paid Up, it may be reinstated with the consent of the Company within ninety (90) days after the due date of the premium in default.
- If this policy has been converted into Reduced Paid-Up, it may be reinstated with the consent of the Company at any time within two (2) years after its conversion into Reduced Paid Up.

Reinstatement of this policy is subject to the following:

- A written Application for reinstatement;
- Production of evidence of the Insured's insurability and good health, satisfactory to the Company; and
- Payment of the past due premiums with interest at a rate determined by the Company.

Such reinstatement shall only cover a Covered Critical Illness occurring more than ninety (90) days after the date of reinstatement.

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.

Claims

Claims Processing

- Claims are only payable by the Company upon delivery of the policy together with satisfactory proof of:
 - the occurrence of the assured event as stated in the policy specification schedule
 - the age of the insured and
 - 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

Feedback and Complaints

For more than a century, MetLife has a reputation as a company that believes in fair dealing, integrity and trustworthiness. That's why we pride ourselves on always striving to deliver the highest standard of customer service. If you feel that we have not lived up to these standards we would like to hear about it, so we can put it right for you.

How you can get in touch

Email us on: Complaints@metlife.ae
 Providing:

- Your full name
- Policy number
- Contact telephone number

Call us on toll free number: 80008033

Visit us:

Office # 31, Building # A0452
 Road # 1010 Sanabis 410
 P.O. Box 20281
 Manama 319, Kingdom of Bahrain

What happens next?

After you get in touch, we will:

- Acknowledge your feedback within two (2) working days, and advise who will be investigating it for you;
- Endeavour to complete our investigation and issue our response within ten (10) working days;
- Inform you if for any reason we are not able to respond within ten (10) working days, and keep you updated as to our progress.

We are committed to providing our customers and partners with products and services of the highest standards. If you feel our response did not completely satisfy your request, you can escalate it by emailing complaint.appeal@metlife.ae. One of our representatives will respond to you within five (5) working days.

The above are the key features of the product.

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

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