

Critical Care



Product Description

Why Critical Care?

- Critical Care provides critical financial support in times of great stress resulting from a Critical Illness and enables you and your family to continue to live life to the full.
- Worldwide Coverage

Stand-alone or Rider

Stand-alone

Age Eligibility

18 to 59 years for all terms

Currency

US Dollars

Policy Benefits

Critical Illness Benefit

- A lump sum benefit is paid when diagnosed with any of the below listed 32 critical illnesses.
- Telemedicine (Second Medical Opinion)

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
Fulminant Hepatitis	Blindness (Total Loss of Sight)
End Stage Liver Failure	Coma
Primary Pulmonary Hypertension	Coronary Artery By-pass Surgery
End-stage Lung Disease	Surgery to Aorta
Kidney Failure	Multiple Sclerosis
Major Organ / Bone Marrow Transplantation	Total Paralysis (Loss of use of Limbs)
Aplastic Anemia	Alzheimer's Disease / Severe Dementia
Total Loss of Hearing (Deafness)	Encephalitis
Total Loss of Speech	Apallic Syndrome
Muscular Dystrophy	Progressive Scleroderma
Systemic Lupus Erythematosus with Lupus Nephritis	Poliomyelitis

Waiting Period

90 days waiting period applicable to new and reinstated policies.

Terms Available

- Annual premium
- 5 years single premium

Minimum Coverage

- USD 15,000 for Annual mode
- USD 25,000 for Single premium mode

Maximum Coverage

Maximum coverage is USD 500,000 (this limit is per life and includes existing cover under older CI versions - excluding RBP)

Minimum Premium

- USD 200 on annual mode
- USD 400 on single premium mode

Both minimum coverage and minimum premium must be satisfied.

Premium

Annual Premium						
Benefits & Premium Table						
USD	250,000	200,000	150,000	100,000	25,000	15,000
Age	Premium					
Up to 24	1,385	1,111	837	563	N/A	N/A
25 to 29	1,848	1,481	1,115	748	198	N/A
30 to 34	2,568	2,057	1,547	1,036	270	N/A
35 to 39	3,848	3,081	2,315	1,548	398	245
40 to 44	6,053	4,845	3,638	2,430	619	377
45 to 49	7,890	6,315	4,740	3,165	803	488
50 to 54	10,765	8,615	6,465	4,315	1,090	660
55 to 59	13,765	11,015	8,265	5,515	1,390	840

A policy fee of USD 5 will be collected along with the application form.

5 Year Single Premium						
Benefits & Premium Table						
USD	250,000	200,000	150,000	100,000	50,000	25,000
Age	Premium					
Up to 24	2,318	1,868	1,418	968	518	N/A
25 to 29	3,128	2,516	1,904	1,292	680	N/A
30 to 34	4,568	3,668	2,768	1,868	968	518
35 to 39	7,808	6,260	4,712	3,164	1,616	842
40 to 44	13,343	10,688	8,033	5,378	2,723	1,395
45 to 49	23,243	18,608	13,973	9,338	4,703	2,385
50 to 54	31,230	24,998	18,765	12,533	6,300	3,184
55 to 59	50,805	40,658	30,510	20,363	10,215	5,141

A policy fee of USD 15 will be collected along with the application form.

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 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

Cancellation

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

Renewability & Expiry

- Renewable up to age 74 (on annual basis)
- Expiration: at policy anniversary immediately following the 75th birthday of the insured
- Single Premium policies expire at the end of their respective terms
- Policy renewal is guaranteed without medical examination
- Premium rates are however subject to changes

Reinstatement

- Available within 90 days from premium due date subject to receipt of premium (based on attained age) along with satisfactory long health form and medical (if required).
- New waiting period of 90 days will be applicable from the reinstatement date.

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).

Grace Period

- A Grace Period of thirty-one (31) days shall be allowed for the payment of premiums, during which period the policy will remain in force. If Loss occurs during this 31 day grace period, the outstanding premium shall be deducted in settlement of this policy.
- Grace Period is not applicable for single premium policies.

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:
 - (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

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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