

# You can benefit from only 27 cents per day.



# Olympic Plan

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## Benefits of Olympic Plan

### **Accident medical expense reimbursement up to USD 18,000 per injury**

All your original bills directly related to an accidental injury will be reimbursed to you in full, whether incurred for inpatient or outpatient treatment, including private doctor's visit, laboratory tests, X-rays, physiotherapy or prescribed medicines up to USD 18,000 per injury.

### **Accident in-hospital income up to USD 1,800**

In case you or any insured member of your family is confined in any hospital (private or free public hospital) due to an accident, you will receive a weekly in-hospital income of up to USD 1,800 whether you are charged for the hospitalisation expenses or not, and even if those expenses are covered under a different medical scheme.

### **Accidental death, dismemberment, permanent total disability up to USD 180,000**

You and every insured member of your family will enjoy 24 hours worldwide protection\* for accidents resulting in loss of life or dismemberment or permanent total disability. Coverage will be related to your income and other P.A. policies, and can go up to USD 180,000.

\* Coverage and benefits cannot be provided in countries under the international sanction list.



## Frequently asked questions:

### Q. What is covered under this plan?

A. This plan covers all accidental injuries that occur after the effective date of the policy.

### Q. How much does it cost?

A. Everyone can afford this convenient offer. Coverage starts from USD 99 per year, only 27 cents a day for your family's well-being.

### Q. Do I need any medical examination?

A. No. Provided that you are in good health, your application for enrolment will be accepted.

### Q. Who is eligible to apply?

A. The new Olympic Plan is especially tailored to meet the insurance needs of white and blue collar individuals separately. It can be offered to any employed person between 18 and 66 years of age; coverage may be renewed up to age 70.

**White Collar:** persons employed in non-hazardous occupations and/or facing limited exposure to occupational hazards such as: executives, bankers, lawyers, accountants, physicians, nurses, engineers, foremen and similar occupations.

**Blue Collar:** persons employed in hazardous occupations, such as industrial workers, most of whom are skilled or semi-skilled or unskilled workers involving the use of light and heavy machinery such as: Taxicab or truck drivers, technicians, mechanics, carpenters, plumbers, farmers, filling station attendants, retail delivery clerks, masons and similar occupations.

### Q. Can I include my family?

A. Yes, under the Family Package your spouse and all children can be included for one premium only, provided that the insured members are residing in the country of application. 2 children are covered free of charge; a nominal premium is applicable to the rest.

### Q. How can I save on the premium?

A. By selecting the discounted premium for the Family Option, and the non-cancellable protection under Single Premium, where you can avoid any interruption in coverage for 3, 5, 7 or 10 years and save with the related discounts of up to 20%.

# You and every insured member of your family will enjoy 24 hours worldwide protection

## Terms And Conditions

- 1) Olympic Plan is offered to any employed person aged 18 to 66.
- 2) Multiple cover is available up to a maximum of 6 units, that is 6 times the amounts mentioned in the Schedule of Benefits, subject to our guidelines.
- 3) Family Cover includes: you, your spouse and all children (age 1 to 19, or 23 years if full-time students). 2 children are covered free of charge.
- 4) Maximum coverage per child in case of accidental death is USD 7,500 regardless of number of units selected.
- 5) Coverage can be renewed until age 70.
- 6) Single premium mode of payment: paying on single premium basis, you will enjoy:
  - Guaranteed Non-Cancellable Protection anywhere in the world, up to 10 years.
  - Peace of mind, no renewal payments to worry about, up to 10 years.
  - Savings of 20% from the premium if you select the 10 years option, 15% for 7 years, 10% for 5 years and 5% for 3 years.

## Schedule of benefits and premium

The benefits shown below represent 1 unit.

You may purchase a maximum of 6 units, 6 times the amount shown below.

White collar	Individual package	Family package		
		Insured	Spouse	Children
Accident medical expense reimbursement	USD 3,000	USD 1,500	USD 1,500	USD 750
Accident in-hospital weekly income	USD 300	USD 150	USD 150	USD 75
Accidental loss of life and dismemberment, permanent total disability	USD 30,000	USD 15,000	USD 15,000	USD 7,500
Total annual premium	USD 135.75		USD 135.75	

### Two children free

Type	Annual premium	Single premium			
		3 years (Age 18 to 66)	5 years (Age 18 to 65)	7 years (Age 18 to 63)	10 years (Age 18 to 60)
Premium	USD 135.75	USD 386.88	USD 610.89	USD 807.72	USD 1,086.00
Additional premium per child	USD 16.00	USD 45.60	USD 72.00	USD 95.20	USD 128.00

Blue collar	Individual package	Family package		
		Insured	Spouse	Children
Accident medical expense reimbursement	USD 1,500	USD 750	USD 750	USD 375
Accident in-hospital weekly income	USD 150	USD 75	USD 75	USD 37.5
Accidental loss of life and dismemberment, permanent total disability	USD 15,000	USD 7,500	USD 7,500	USD 3,750
Total annual premium	USD 99		USD 99	

### Two children free

Type	Annual premium	Single premium			
		3 years (Age 18 to 66)	5 years (Age 18 to 65)	7 years (Age 18 to 63)	10 years (Age 18 to 60)
Premium	USD 99	USD 282.15	USD 445.50	USD 589.05	USD 792.00
Additional premium per child	USD 8.00	USD 22.80	USD 36.00	USD 47.60	USD 64.00

\* A policy fee of USD 5.00 (Annual Policy) or USD 15.00 (Single Premium Policy) will be collected with the application.







Benefit schedule	% of principal sum	
1. Death as a result of an accident	100%	
2. Permanent total disablement from engaging in or giving attention to gainful occupation of any and every kind and which will in all probability continue for the remainder of life	100%	
3. Permanent and incurable paralysis of all limbs	100%	
4. Permanent and incurable insanity	100%	
5. Loss of entire sight of both eyes	100%	
6. The permanent total loss of use of both hands or both feet	100%	
7. Loss of entire sight of one eye	50%	
8. The permanent total loss of use of one hand or one foot	50%	
9. Permanent total loss of hearing in	a) both ears b) one ear	50% 15%
10. Permanent total loss of the lens of one eye		25%
11. The permanent total loss of use of four fingers and thumb of either hand		40%
12. The permanent total loss of use of four fingers of either hand		20%
13. The permanent total loss of use of one thumb of either hand	a) both joints b) one joint	20% 10%
14. The permanent total loss of use of fingers on either hand	a) three joints b) two joints c) one joint	5% 3.5% 2%
15. The permanent total loss of use of toes	a) all-one foot b) big-both joints c) big-one joint d) other than big, each toe	15% 5% 2% 2%
16. Established non-union of fractured leg or knee cap		10%
17. Shortening of leg by at least 5 cm		7.5%
18. Hospitalisation payable for each full 24 hours spent in hospitals as in-patient as a result of an accident, payable for a maximum of 52 weeks, for any single bodily injury USD 300 per week for white collar, USD 150 per week for blue collar		
Elimination Period		N/A
19. Accidental medical expense reimbursement of original bills, in-patient or out-patient, for any single bodily injury USD 3000 per accident for white collar, USD 1,500 per accident for blue collar		
Deductible		Zero

"This plan is underwritten by American Life Insurance Company (MetLife) and is subject at all times to the terms and conditions of the Plan, Policy and riders issued by MetLife. The information contained in this brochure is intended for general consumer understanding only and does not contain the full terms of the policy. Kindly refer to the policy document for the full terms and conditions."

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AGY-OP-BRO-KWT-0319-M