

# Live Life



## Product Description

### Why Live Life ?

Live Life provides financial protection for you and your loved ones in case you are no longer able to provide for them, due to critical illness or loss of life.

### Policy Term and Eligibility Age

The policy terms and eligible ages are mentioned in the below table.

| Policy Term | Eligible Ages |
|-------------|---------------|
| 5 to 10     | 20 – 65       |
| 11          | 20 – 64       |
| 12          | 20 – 63       |
| 13          | 20 – 62       |
| 14          | 20 – 61       |
| 15          | 20 – 60       |
| 16          | 20 – 59       |
| 17          | 20 – 58       |
| 18          | 20 – 57       |
| 19          | 20 – 56       |
| 20          | 20 – 55       |
| 21          | 20 – 54       |
| 22          | 20 – 53       |
| 23          | 20 – 52       |
| 24          | 20 – 51       |
| 25          | 20 – 50       |

### Currency

US Dollar (USD), Pound Sterling (GBP), Euro (EUR) and UAE Dirham (AED).

### Premium Payment Modes

Annual, semi - annual, quarterly and monthly.

### Minimum Annual Premium

The minimum annual premium is USD 225 (GBP 135, EUR 180 and AED 900) including the policy fee.

### Premium Rates

Depending on issue age, gender, smoking status (smoker / non-smoker) and the term of the policy.

### Coverage Amount

|                                    | Residents        |                      |            |               |
|------------------------------------|------------------|----------------------|------------|---------------|
|                                    | US Dollars (USD) | Pound Sterling (GBP) | Euro (EUR) | Dirhams (AED) |
| <b>Minimum Coverage (for Life)</b> | 150,000          | 90,000               | 120,000    | 600,000       |
| <b>Maximum Coverage (for Life)</b> | 50 Million       | 30 Million           | 40 Million | 175 Million   |

|                                   | Residents        |                      |            |               |
|-----------------------------------|------------------|----------------------|------------|---------------|
|                                   | US Dollars (USD) | Pound Sterling (GBP) | Euro (EUR) | Dirhams (AED) |
| <b>Minimum Coverage (for ACI)</b> | 50,000           | 30,000               | 40,000     | 200,000       |
| <b>Maximum Coverage (for ACI)</b> | 1 Million        | 600,000              | 800,000    | 4 Million     |

|  | Non Residents    |                      |             |               |
|--|------------------|----------------------|-------------|---------------|
|  | US Dollars (USD) | Pound Sterling (GBP) | Euro (EUR)  | Dirhams (AED) |
| <b>Minimum Coverage (for Life)</b>         | 150,000          | 90,000               | 120,000     | 600,000       |
| <b>Maximum Coverage (for Life)</b>         | 2 Million        | 1.2 Million          | 1.6 Million | 7 Million     |
| Critical Illness coverage is not available |                  |                      |             |               |

## Policy Fee

The below policy fees are included in the premium.

| Premium Frequency    | US Dollars (USD) | Pound Sterling (GBP) | Euro (EUR) | Dirhams (AED) |
|----------------------|------------------|----------------------|------------|---------------|
| <b>Annual</b>        | 60.00            | 36.00                | 48.00      | 240.00        |
| <b>Semi - Annual</b> | 31.20            | 18.72                | 24.96      | 124.80        |
| <b>Quarterly</b>     | 16.20            | 9.72                 | 12.96      | 64.80         |
| <b>Monthly</b>       | 5.40             | 3.24                 | 4.32       | 21.60         |

## Premium Modal Load

| Premium Frequency | Modal Load |
|-------------------|------------|
| Annual            | 1.00       |
| Semi - Annual     | 0.52       |
| Quarterly         | 0.27       |
| Monthly           | 0.09       |

## Policy Benefits

### Benefits

- **Loss of Life Benefit:** The benefit is equal to the coverage selected at plan inception.
- **2 Plans to select from:**
  - ❖ **5-year Renewable Term:** Plan can be renewed every 5 years or can be converted anytime during the first 10 policy years to a whole life or endowment plan.
  - ❖ **Level Term:** Pay a fixed premium over a period of time from (6 to 25 years).
- **Second Medical Opinion:** A second medical opinion service from renowned medical centers in the USA is also available for free. A leading medical practitioner, specializing in the field of your illness, will review your test results and provide their expert opinion and recommendations.  
**This benefit is only offered to residents.**
- **MetLife Medical Discount Card:** A card which offers discounts ranging from 10% - 30% at selected Medical Providers in UAE.  
**This card is only offered to residents.**
- **Maturity:** Not Available.
- **Surrender Benefit:** Not available.

## Optional Benefits

- **Accelerated Critical Illness:** Immediate access to the Critical Illness benefit up to USD 1 million\* when diagnosed with one of 32 Critical Illnesses (list mentioned below).

Accelerated Terminal Illness\*\* is a feature included in this optional benefit. If diagnosed with a Terminal Illness, the Terminal Illness benefit will be paid in advance.

\*If the life insurance benefit is more than USD 1 million, then plan will remain in force (excluding the paid USD 1 million) and the remaining benefits will be paid in case of Loss of Life.

\*\*A terminal illness is considered as an advanced and incurable sickness that will result in Loss of Life within 12 months. The coverage for Terminal Illness will be effective after 12 months from the policy issue date and will expire on the maturity of the policy.

### 32 Covered Critical Illnesses

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

**Note:** A waiting period of 90 days is applicable from benefit effective date, reinstatement date or from the date the benefit is increased.

- **Health Cover Abroad:** This benefit offers to pay for treatment up to USD 2 million for life time with maximum of USD 1 million per year, when customer undergoes treatment outside country of residence from within the network of leading care providers, for any of the 6 covered critical conditions.

### Covered critical conditions:

- ❖ Cancer
- ❖ Coronary Artery By-pass Surgery
- ❖ Heart Valve Surgery
- ❖ Benign Brain Tumor
- ❖ Live-Donor Organ Transplant
- ❖ Bone Marrow Transplant

- **Waiver of Premium:** In case of unfortunate disability, MetLife will continue paying for all the remaining premiums to guarantee that the plan remains in force.
- **Permanent Total Disability:** Guaranteed cash payment up to USD 2 million in case of Permanent Total Disability (PTD) due to accident or sickness, paid as following:

| Period of PTD (consecutive) | Percentage of PTD Benefit |
|-----------------------------|---------------------------|
| 6 months                    | 20%                       |
| 12 months                   | 30%                       |
| 24 months                   | 50%                       |

- **War Risk** can be added by paying the applicable war risk premium.
- **PAL (Personal Accident on Life):** This benefit provides additional coverage for:
  - ❖ Accidental Loss of Life, Permanent Partial & Total Disability Due to Accident
  - ❖ Accidental Loss of Life, Permanent Partial & Total Disability Due to Accident on Common Carrier & Flying
  - ❖ Accidental Medical Reimbursement
  - ❖ Accident Disability Weekly Income (Up to 104 Weeks)
- **Accident Care:** This benefit provides additional coverage for:
  - ❖ Accidental Loss of Life, Permanent Partial & Total Disability Due to Accident
  - ❖ Accidental Medical Reimbursement
- **Hospital Care:**
  - ❖ Guaranteed cash payments for the period of hospitalization\* due to Sickness or resulting from an accident
  - ❖ Surgical Expenses
  - ❖ Permanent Total Disability Due to Sickness

\*Up to 52 weeks

**Note:** A waiting period of 30 days applies for sickness.
- **Forever:** This supplementary benefit guarantees the insured a lifetime monthly income (minimum guaranteed period of 20 years) in case of Permanent Partial Disability or Permanent Total Disability resulting from Accident or Sickness.

**No optional benefits will be offered for Non-Residents.**

**All benefits are subject to Terms & Conditions of the plan.**

### Grace Period

A grace period of 31 days shall be allowed for the payment of premiums, during which period the policy will remain in force. If loss of life occurs during this 31 days grace period, the outstanding premium shall be deducted in settlement of this policy. After the expiry of the 31 days, the policy will be cancelled.

### Reinstatement

Reinstatement of the policy is allowed within 3 years of the grace period expiry.

### 30 Days Free Look Period

MetLife offers a 30 days free trial period, following the issuance date, during which time you may cancel the plan by writing to Customer Service Department at MetLife, P.O.Box 371916, Dubai, U.A.E. You are entitled to a refund of premium. No refund will be made if a claim has already been paid. Please note that any refunded premium is not subject to interest.

### Key Exclusions

- Suicide within 2 years from policy issue date
- Loss of Life caused by or resulting directly or indirectly from war (if War Risk is not opted)
- If Insured resides in any of the sanctioned countries\*

\*Sanctioned countries as of June 2019: Crimea region, Cuba, Iran, North Korea, Sudan and Syria (subject to changes).

### Claims

#### Claims Processing

- Claims are only payable by the Company upon delivery of the policy together with satisfactory proof of:
  - death or terminal illness of the Insured
  - the age of the Insured
  - the title of the claimant and
  - any other claim documents required by MetLife.
- 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.**

**metlife.ae**

---

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](http://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](http://www.metlife-gulf.com).



**MetLife | UAE**  
© 2019 METLIFE, INC.

BNC-LL-KFD-UAE-0619-H