

# 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

### Renewability & Expiry

- Renewable up to age 69
- Expiry at age 70

### 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	-

### Premium Payment Modes

Monthly or Annual.

### 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 January 2019: Crimea region, Cuba, Iran, North Korea, Sudan 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

- 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; in case of discrepancy between the conditions mentioned above and the policy itself, the latter shall supersede.**

## 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 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.

# 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

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