

# Circles of Protection



## Product Description

### Why Circles of Protection?

- An insurance plan that allows you to customize the right protection for your family.
- Worldwide coverage

### Stand-alone or Rider

Stand-alone

### Currency

US Dollar

### Gender

Male & female

### Coverage Provided

- Circle 1 - Loss of Life due to Accident (AD), Permanent Partial Disability due to Accident (PPD), Permanent Total Disability due to Accident (PTD)
- Circle 2 - Accident Disability Income (available for employed persons only)
- Circle 3 - Accident Medical Expense Reimbursement
- Circle 4 - Accident & Sickness In-Hospital Income
  - 150% In-Hospital Income for Heart Attack / Cancer (optional rider on Circle 4)
  - 200% In-Hospital Income for US, Canada & Europe (optional rider on Circle 4)
  - In-Hospital Surgical Benefit (optional rider on Circle 4)

### A waiting period of 30 days apply for sickness.

- War Coverage - Loss of Life due to Accident, Permanent Partial Disability due to Accident, Permanent Total Disability due to Accident (optional rider on Circle 1)

- War Coverage - Accident Medical Expense Reimbursement (optional rider on Circle 3)
- Circle 2 and 3 are optional riders on Circle 1.
- PTD Sickness (optional rider on Circle 1) - Not available for children
- Repatriation (optional rider on Circle 1) - Not available for children
- Travel Assist (global assistance service while travelling outside country of residence) This benefit is provided free of charge on :
  - Annual mode policies with premium USD 300 & above
  - All single premium policies.

### Eligibility

Eligibility	Benefit	Annual	3 yr SP	5 yr SP	7 yr SP	10 yr SP
	Circle 1 & 3	18 - 66	18 - 66	18 - 65	18 - 63	18 - 60
	Circle 2	18 - 66	N/A	N/A	N/A	N/A
	Circle 4	18 - 59	18 - 59	18 - 59	N/A	N/A
Insured and Spouse	PTD Sickness	18 - 59	18 - 57	18 - 55	N/A	N/A
	Repatriation	18 - 59	N/A	N/A	N/A	N/A
	War Coverage	18 - 66	N/A	N/A	N/A	N/A

Eligibility	Benefit	Annual	3 yr SP	5 yr SP	7 yr SP	10 yr SP
	Circle 1 & 3	1 - 23	1 - 21	1 - 19	1 - 17	1 - 14
	Circle 2	N/A	N/A	N/A	N/A	N/A
	Circle 4	1 - 23	1 - 21	1 - 19	N/A	N/A
Children	PTD Sickness	N/A	N/A	N/A	N/A	N/A
	Repatriation	N/A	N/A	N/A	N/A	N/A
	War Coverage	1 - 23	N/A	N/A	N/A	N/A

Note : Children between the ages of 1 - 19 ( or till age 23, if they are full-time students) are eligible for coverage.

## Benefits

Per Circle and within the limits stated below

### Minimum Coverage

- Circle 1, War Coverage, PTD Sickness - USD 15,000
- Circle 2 - USD 75
- Circle 3, War Coverage on AMR - USD 500
- Circle 4 - USD 70
- Repatriation - USD 1,000

### Minimum Premium

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

Both minimum coverage amount and minimum premium must be satisfied.

### Maximum Coverage

- Circle 1 - USD 5 million
- Circle 2 - USD 1,500
- Circle 3, War Coverage on AMR - USD 50,000
- Circle 4 - USD 2,000
- War coverage - AD, PPD, PTD - Maximum USD 1 million (including all coverage with MetLife)
- PTD Sickness - USD 500,000
- Repatriation - USD 15,000

### Premium

Refer brochure

### Policy Fee

- USD 5 for annual mode
- USD 15 for single premium mode

MetLife will charge VAT on all UAE policies which are subject to value added tax ("VAT") in accordance with the provisions of UAE Federal Law No. (8) of 2017 on VAT.

### Terms Available

- Annual, single premium 3, 5, 7 or 10 years for Circle 1 & 3
- Annual, single premium 3 or 5 years for Circle 4 & PTD Sickness
- Annual only for Circle 2, War coverage & Repatriation

### Discounts on Single Premium

- 3 year SP = 2.85 X annual premium (5% discount)
- 5 year SP = 4.50 X annual premium (10% discount)
- 7 year SP = 5.95 X annual premium (15% discount)
- 10 year SP = 8 X annual premium (20% discount)

### Premium 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

## 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).

## Cancellation

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

## Renewability & Expiry

Benefit	Renewal Conditions	Expiry Age
Circle 1	May be renewed at the age of 60 by paying a higher premium. The premium charged at age 60 may continue till age 75. Coverage will be reduced at age 70 by 50%.	75
Circle 2	May be renewed at the age of 60 by paying a higher premium. The premium charged at age 60 may continue till age 70.	70
Circle 3	Premium remains same till age 75.	75
Circle 4	May be renewed at the age of 60 by paying a higher premium. The premium charged at age 60 may continue till age 65.	65
PTD Sickness	May be renewed at the age of 50 by paying a higher premium. The premium charged at age 50 may continue till age 60.	60
Repatriation	No change in premium	60

**Single premium policies expire at the end of their respective terms.**

## Grace Period

- A grace period of sixty (60) days (for annual mode) and thirty (30) days (for semi-annual / quarterly mode) will be granted for the payment of each premium falling due after the first premium, during which time the policy shall be continued in force, unless the policy has been cancelled in accordance with "Cancellation". If loss occurs within the Grace Period, any premium then due and unpaid will be deducted in settlement.
- Grace Period is not applicable for single premium policies.

## Reinstatement

Within six (6) months from date of lapsation.

### 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: [lifecclaims@metlife.com](mailto:lifecclaims@metlife.com)

**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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