

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) and Euro (EUR).

Premium Payment Modes

Annual, semi - annual, quarterly and monthly.

Minimum Annual Premium

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

Premium Tax

USD 3.75 (fixed amount)

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)
Minimum Coverage (for Life)	150,000	90,000	120,000
Maximum Coverage (for Life)	50 Million	30 Million	40 Million

	Residents		
	US Dollars (USD)	Pound Sterling (GBP)	Euro (EUR)
Minimum Coverage (for ACI)	50,000	30,000	40,000
Maximum Coverage (for ACI)	1 Million	600,000	800,000

	Non Residents		
	US Dollars (USD)	Pound Sterling (GBP)	Euro (EUR)
Minimum Coverage (for Life)	150,000	90,000	120,000
Maximum Coverage (for Life)	2 Million	1.2 Million	1.6 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)
Annual	60.00	36.00	48.00
Semi - Annual	31.20	18.72	24.96
Quarterly	16.20	9.72	12.96
Monthly	5.40	3.24	4.32

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.
- 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.
- 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 October 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:
 - (a) death or terminal illness of the Insured
 - (b) the age of the Insured
 - (c) the title of the claimant and
 - (d) 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.

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