

Junior Care

Protecting your children's future

MetLife[®]





Junior Care

Children are naturally adventurous and love to explore new things. Just because accidents can happen anytime, it is vitally important to ensure that your child gets the best care possible. Junior Care provides 24 hour a day, worldwide protection* for your children by covering them against serious injuries resulting from an accident.

**Coverage and Benefits cannot be provided in countries under the "International Sanction" list.*

BENEFITS OF JUNIOR CARE

Junior Care offers:

- Accident Medical Expense Reimbursement
- Accident Indemnity in case of covered disabilities

Accident Medical Expense Reimbursement

Junior Care provide you a medical expense reimbursement of up to USD 10,000 per accident

allowing you to make sure your child receives the best medical care possible. This Accident Medical Expense Reimbursement will allow you to cover a host of expenses such as doctors' visits, laboratory tests, x-rays, physiotherapy, in-patient and out-patient treatments etc.

Accident Indemnity for Dismemberment, Loss of Sight, Hearing, Speech

When an injury results in any of the covered losses, Junior Care will pay:

- Principal Sum up to USD 100,000
- Disability benefit up to USD 500 per month for a minimum guaranteed period of 20 years.

If the accident results in more than one of the losses specified in the plan, the total payable is established by adding the amount corresponding to each single loss up to a maximum limit of 100% of the Principal

Sum in addition to the monthly disability benefit of up to USD 500.

If the accident results in the regretful event of the insured child's loss of life within 365 days from the date of the accident, Junior Care will pay the Loss of Life Accident Indemnity.

ADDITIONAL OPTIONAL INSURANCE PROTECTION

Optional Accident and Sickness In-Hospital Income

If the insured child is confined to a hospital as an in-patient, under the continuous attendance of a Physician, this optional benefit will provide you with an additional weekly benefit for up to 52 weeks.

Optional Sickness In-Hospital Surgical Expense Due to Sickness

This benefit will cover all reasonable and customary charges for surgical procedures due to sickness. Ask your insurance consultant about the benefits set aside for the surgery.



PREMIUMS

BENEFITS (USD)	PLAN 1	PLAN 2	PLAN 3	PLAN 4
Accident Medical Reimbursement	10,000	10,000	10,000	10,000
Permanent Partial Disability	100,000	75,000	50,000	25,000
Loss of Life Accident Indemnity	10,000	7,500	5,000	2,500
Permanent Disability monthly Income	500	375	250	125
Annual Premium Per Child	320	240	160	80
3 year Single Premium	912	684	456	228
5 year Single Premium	1,440	1,080	720	360
7 year Single Premium	1,904	1,428	952	476
10 year Single Premium	2,560	1,920	1,280	640
OPTIONAL HOSPITALIZATION BENEFIT (USD)*	PLAN 1	PLAN 2	PLAN 3	PLAN 4
Accident & Sickness In-Hospital Weekly Benefit	700	525	350	175
In-Hospital Surgical due to Sickness	10,000	7,500	5,000	2,500
Annual Premium Per Child (premium includes Accident Plan)	1,044	783	522	261
3 year Single Premium	2,975	2,231	1,488	744
5 year Single Premium	4,698	3,524	2,349	1,175

* A policy fee of USD 5.00 (Annual Policy) or USD 15 (Single Premium Policy) will be collected with the application.

* Optional Hospitalization Benefit is only available for Annual, 3 years and 5 years terms.

You can benefit from valuable discounts with Single Premium Plans:

3 years: 5%	7 years: 15%
5 years: 10%	10 years: 20%

Cover your children for as low as 23 cents a day

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