

# Circles of Protection

## Key Facts Document



### WHY CIRCLES OF PROTECTION?

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

### COUNTRY

UAE

### STAND ALONE OR RIDER

Stand Alone

### AGE ELIGIBILITY

Insured & Spouse: 18 - 66 years

Children: 1 - 19 years  
(or till age 23, if they are full-time students)

### COVERAGE PROVIDED

Accidental Death, Permanent Partial Disability, Permanent Total Disability

### MINIMUM PREMIUM

USD 200

### MINIMUM COVERAGE AMOUNT

\$15,000

Both minimum coverage amount and minimum premium must be satisfied

### MAXIMUM COVERAGE AMOUNT

\$2.5 million

### PREMIUM MODES

Annual, Semi-Annual, Quarterly and Monthly



### MODAL LOADS

- Semi annual :  $1.04 \times \text{Annual} / 2$
- Quarterly :  $1.08 \times \text{Annual} / 4$
- Monthly :  $1.08 \times \text{Annual} / 12$

### POLICY FEE

\$5 for Annual mode

### 30 - DAY FREE LOOK PERIOD

MetLife offers a 30 day free trial, during which time you may cancel the plan by writing to Customer Service Department at MetLife, P.O.Box 371916, Dubai, U.A.E. within the first 30 days following the issuance date. You are entitled to a refund of premium. No refund will be made if a claim has already been paid.

### CANCELLATION PROVISIONS

Refer policy document

## RENEWABILITY & EXPIRY

Renewable up to age 75 years (50% cover between ages of 70-75)

Expiration : Policy anniversary following age 75

## UNDERWRITING

### Financial:

Not to exceed 10 times the applicant's earned annual income. For ages between ages 30 and 50, this can be up to 15 times annual income. For young applicants, under age 26, maximum coverage offered is \$250,000. This limit should also consider any other policies of a similar nature that are in force, within the Company or with other carriers declared by the insured in the application form.

## REINSTATEMENT

Reinstatements shall be allowed within 180 days of the date of termination of coverage due to the non-payment of premium, subject to the following :

- Satisfactory Long health form
- Confirmation of eligibility for the existing sum assured (financial underwriting)

Reinstatement would be at the rates based on attained age.

Lapsed policies shall be reinstated with a new effective date defined as the latest of:

- The date of payment of the premium; or
- The date of the Long health form

## INCREASE OF SUM ASSURED

An increase of sum assured shall be considered as an extra coverage. It shall then be subject to same eligibility conditions, adequate financial underwriting, pre-existing conditions exclusion, premium rates based on the attained age at the time of increase of sum assured.

## 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.***