

# Forever



## Product Description

### Why Forever?

- An insurance plan that provides a lifetime promise of financial security
- World wide coverage

### Stand-alone or Rider

Stand-alone and also as rider with life

### Currency

US Dollars

### Gender

Male & Female

### Eligibility

- 18-59 years for annual mode
- 18-57 years for 3 year single premium
- 18-55 years for 5 year single premium

### Coverage Provided

Permanent Partial Disability and Permanent Total Disability due to Accident or Sickness

### Benefits

Monthly benefit payable for the lifetime of the insured with a minimum guaranteed benefit period of 240 months.

### Minimum Benefit

USD 250

### Maximum Benefit

USD 3000

## Premium

| Annual Premium (in USD)<br>Age at Entry 18-59 |      |      |      |      |      |      |      |      |     |     |
|---|------|------|------|------|------|------|------|------|-----|-----|
| Monthly Benefit                               | 3000 | 2500 | 2250 | 2000 | 1750 | 1500 | 1250 | 1000 | 750 | 500 |
| Class A                                       | 1049 | 874  | 787  | 699  | 612  | 525  | 437  | 350  | 262 | N/A |
| Class B                                       | 1165 | 971  | 874  | 777  | 680  | 582  | 485  | 388  | 291 | 194 |
| Class C                                       |      |      |      |      |      |      |      |      |     | 270 |

| 3 Year Single Premium (In USD)<br>Age at Entry 18-57 |      |      |      |      |      |      |      |      |     |     |     |
|--|------|------|------|------|------|------|------|------|-----|-----|-----|
| Monthly Benefit                                      | 3000 | 2500 | 2250 | 2000 | 1750 | 1500 | 1250 | 1000 | 750 | 500 | 250 |
| Class A  | 2990 | 2492 | 2242 | 1993 | 1744 | 1495 | 1246 | 997  | 747 | 498 | N/A |
| Class B  | 3320 | 2767 | 2490 | 2213 | 1937 | 1660 | 1383 | 1107 | 830 | 553 | N/A |
| Class C  |      |      |      |      |      |      |      |      |     | 770 | 385 |
| Class D  |      |      |      |      |      |      |      |      |     |     | 440 |

| 5 Year Single Premium (in USD)<br>Age at Entry 18-55 |      |      |      |      |      |      |      |      |      |      |     |
|--|------|------|------|------|------|------|------|------|------|------|-----|
| Monthly Benefit                                      | 3000 | 2500 | 2250 | 2000 | 1750 | 1500 | 1250 | 1000 | 750  | 500  | 250 |
| Class A  | 4721 | 3934 | 3541 | 3147 | 2754 | 2360 | 1967 | 1574 | 1180 | 787  | 393 |
| Class B  | 5242 | 4368 | 3932 | 3495 | 3058 | 2621 | 2184 | 1747 | 1311 | 874  | 437 |
| Class C  |      |      |      |      |      |      |      |      |      | 1217 | 608 |
| Class D  |      |      |      |      |      |      |      |      |      |      | 695 |

A policy fee of US \$ 5 (annual mode) will be collected along with the application form.

A policy fee of US \$ 15 will be collected along with the application form for single premium modes.

MetLife will charge VAT on all Bahrain policies which are subject to value added tax ("VAT") from the effective date and in accordance with the provisions of the VAT regulations applicable in Bahrain. Above rates are based on the following PTD Sickness definition.

## Definition

**"Totally and Permanently Disabled"** means the Insured Person is unable to engage in any gainful occupation or employment for compensation or profit for which the Insured is reasonably qualified for by education, training or experience.

If at the time of the loss the Insured Person is unemployed, Totally and Permanently Disabled shall mean the Permanent and Total inability to perform without assistance three (3) or more Activities of Daily Living as defined herein.

**"Activities of Daily Living"** wherever used in this policy shall have the following meanings:

- (a) Mobility: the ability to move from one (1) room to an adjoining room or from one (1) side of a room to another or to get in and out of bed or chair without requiring the physical assistance of another person
- (b) Continence: the ability to voluntarily control bladder and bowel functions so as to be able to maintain personal hygiene
- (c) Dressing: putting on and taking off all necessary items of clothing without requiring the assistance of another person
- (d) Toileting: getting to and from the toilet, transferring on and off the toilet and associated personal hygiene
- (e) Eating: all tasks of getting food into the body once it has been prepared

## Waiting Period

Disability must continue uninterruptedly for a period of at least six months.

## Terms Available

Annual, 3 and 5 year single premium

## Discounts on Single Premium

- 3 years SP = 2.85 X annual premium (5% discount)
- 5 years SP = 4.50 X annual premium (10% discount)

## Premium Modes

- Annual
- Semi-annual, quarterly & 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.

In addition to A&H standard exclusions:

- Mental and nervous disorders;
- consumption of alcohols, and / or narcotics or drugs unless administered on the advice of a physician.  
Please refer the policy document for more details.
- If Insured resides in any of the sanctioned countries\*

\*Sanctioned countries as of June 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

- Annual mode policies may be renewed at the age of 60 by paying a higher premium, which will be communicated by the Company, at that time. The premium charged at age 60 may continue till age 65. Coverage expires at age 65.
- Single premium policies expire at age 60.

## Reinstatement

Within six (6) months from date of lapsation

## 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.

## 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: lifeclaims@metlife.ae

## Feedback and Complaints

For more than a century, MetLife has a reputation as a company that believes in fair dealing, integrity and trustworthiness. That's why we pride ourselves on always striving to deliver the highest standard of customer service.

If you feel that we have not lived up to these standards we would like to hear about it, so we can put it right for you.

## How you can get in touch

Email us on: [Complaints@metlife.ae](mailto:Complaints@metlife.ae)

Providing:

- Your full name
- Policy number
- Contact telephone number

Call us on toll free number: 80008033

Visit us:

Office # 31, Building # A0452

Road # 1010 Sanabis 410

P.O. Box 20281

Manama 319, Kingdom of Bahrain

## What happens next?

After you get in touch, we will:

- Acknowledge your feedback within two (2) working days, and advise who will be investigating it for you;
- Endeavour to complete our investigation and issue our response within ten (10) working days;
- Inform you if for any reason we are not able to respond within ten (10) working days, and keep you updated as to our progress.

We are committed to providing our customers and partners with products and services of the highest standards. If you feel our response did not completely satisfy your request, you can escalate it by emailing [complaint.appeal@metlife.ae](mailto:complaint.appeal@metlife.ae). One of our representatives will respond to you within five (5) working days.

**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.**

[metlife-gulf.com/bahrain](https://www.metlife-gulf.com/bahrain)

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Founded in 1868, MetLife has operations in more than 40 countries and holds leading market positions in the United States, Japan, Latin America, Asia, Europe and the Middle East. For more information, visit [www.metlife.com](https://www.metlife.com).

MetLife is a pioneer of life insurance with a presence of nearly 65 years in the Gulf. Through its branches, MetLife offers life, accident and health insurance along with retirement and savings products to individuals and corporations.

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