

There are certain key exclusions and disclosures on MetLife Critical Illness Plan Insurance Policy that you should be aware of –

1. The policy owner is required to be aged between 18 to 59 to buy the product and the benefits can be renewed until age 75. Coverage Commencement Date is 120 days from the date of policy issuance.
2. Please be aware that Pre-Existing Conditions are excluded and any claim resulting from a condition, illness or disease that existed prior to the coverage commencement date, which is 120 days after the issue date of this policy will not be covered by MetLife.”
3. You are entitled to a freelook trial period of 30 calendar days from the policy effective date during which you may cancel your policy and obtain full refund. In case of cancellation after the freelook period a pro rata refund will be made for policies where the premium payment frequency is annual. For policies with monthly payment frequency, no refund will be processed for cancellation after freelook period.
4. Critical Illness is also covered worldwide except for travel to and /or stay in Iraq and Afghanistan and sanction countries (If client enquires details - Iran, Syria, Cuba, North Korea and Crimea region)
5. Citibank N.A. (UAE) will receive a distribution fee (commission) from the Insurer equivalent to a percentage of the gross premium payable. Other Citi entities may receive additional compensation for the provision of product administration and management services
6. The beneficiary of the policy will be your legal heirs. Once the policy is issued, you will receive a welcome email from MetLife containing insurance policy Terms and Conditions, policy schedule and the email address at Metlife in case you wish to nominate a beneficiary.
7. Please note that your policy documents which will be delivered to you by MetLife via email within 10 working days. It contains a welcome letter, certificate of insurance, which mentions the amount of insurance cover against each benefit, policy terms and conditions with complete list of policy exceptions. I would strongly recommend you read and understand the policy terms thoroughly upon its receipt.
8. If you have any claims, queries, complaints and cancellation request you may call us on our 24-hour CitiPhone Banking Service on 04 3114000. Please ensure your email address is updated with Citibank; else please login to Citibank Online to update the same. Alternatively, you may contact MetLife on 800- 6385433 or fill the claim form available at metlife.ae/claims. Please note that notice of claim should be given within 10 calendar days of diagnosis of a critical illness or undergoing a surgery.
9. Whilst we have obtained your consent to buy this product, the policy issuance is subject to acceptance of the application by insurance company Metlife. Metlife reserves the right to conduct underwriting of the proposed insured including medical examinations as required

The disclosures from Citibank N.A. UAE (branch) associated with buying of insurance policies that you should be aware of

This insurance product is underwritten by MetLife American Life Insurance Company and Citibank is a distributor.

Citibank N.A. will receive a distribution fee (commission) from the Insurer equivalent to a percentage of the gross premium payable. Other Citi entities may receive additional compensation for the provision of product administration and management services.

Citibank N.A. will not be responsible for the rejection of any application/claim under this policy.

Citibank N.A. does not underwrite or issue insurance policies.

Citibank N.A. provides customer support by way of receiving payments from the customers and forwarding them to Zurich International Life, in addition to making such insurance products available to its customers. Premiums contributed by the Customer under this policy are not bank deposits or any other obligation of, or guaranteed by Citibank N.A., Citigroup or any of their affiliates and are subject to risks and possible loss of the principal amount invested.

Insurance products are optional, underwritten by insurers, subject to exclusions, terms and conditions, medical underwriting requirements as listed in the policy document. Citibank N.A. does not underwrite or issue insurance policies and is not responsible for rejection of any application/claim. Citibank N.A. makes available insurance products and provides customer support by receiving payments and forwarding them to the Insurer. If policies are cancelled within 30 days of enrolment, customers are entitled to receive refund of premium paid or applicable account value. For policy cancellations after 30 days period, customer will be entitled to receive applicable surrender value after deduction of surrender charges. Citibank Terms and Conditions apply, are subject to change and can be found at www.citibank.ae. Insurance products are not available to US persons. If a customer changes residence, citizenship, nationality, or place of work, it is the customer's responsibility to understand how their insurance is affected by such change and comply with all applicable laws and regulations.

Citibank N.A. UAE Branch is registered with Central bank of UAE under license numbers BSD/504/83; 13/184/2019; BSD/2819/9, BSD/692/83, for Al Wasl Branch Dubai, MOE- Dubai; Sharjah, Abu Dhabi branches respectively, has partnered with MetLife American Life Insurance Company, an insurance company registered with Insurance Authority of the UAE under registration number 34 to offer this insurance product